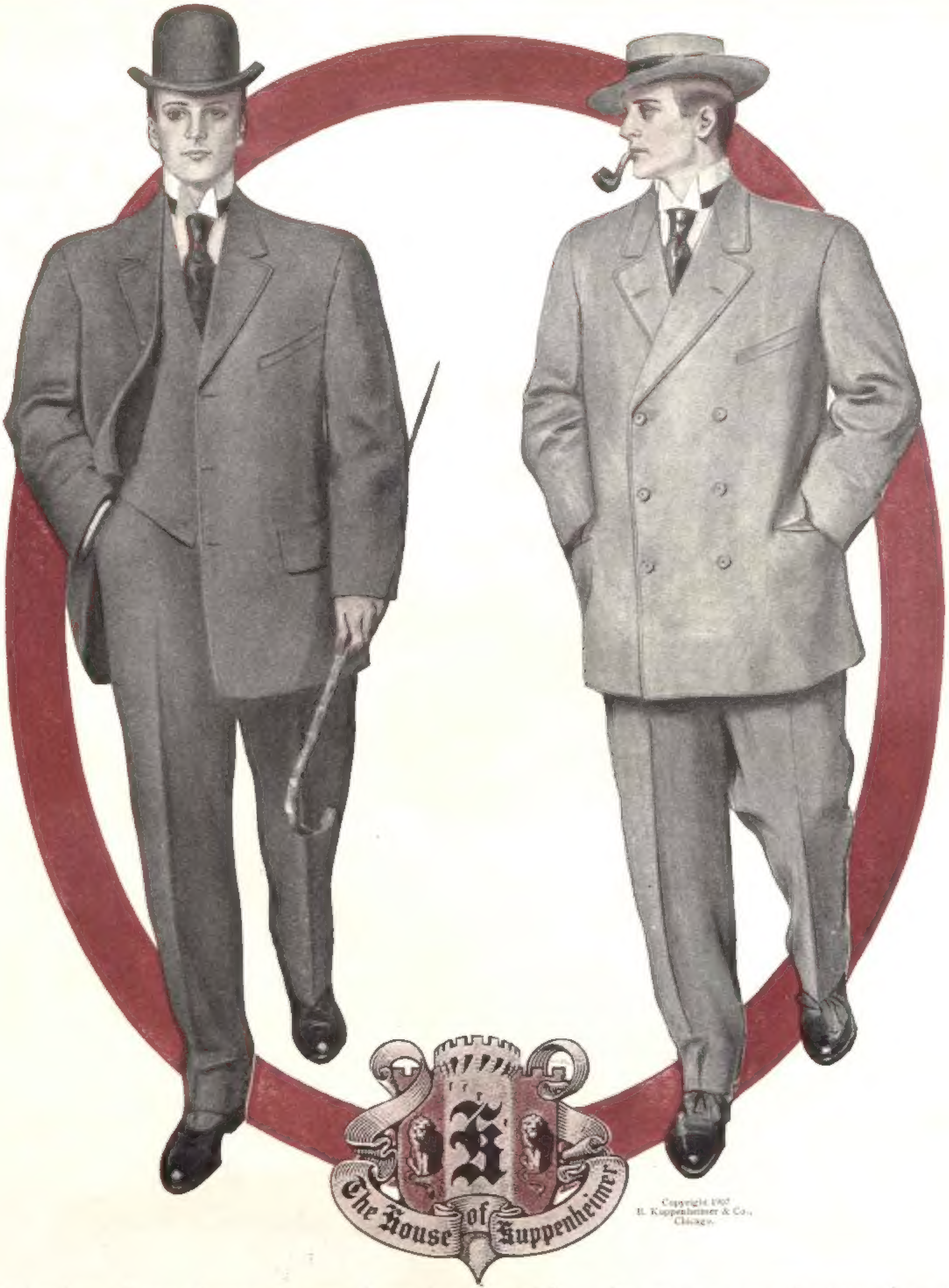
THE SATURDAY EVENING POST

strated Weekly Magazine
D. 1728 *by* Benj. Franklin

APRIL 20, 1907. 5c. THE COPY

Beginning THE COUNTESS DIANE



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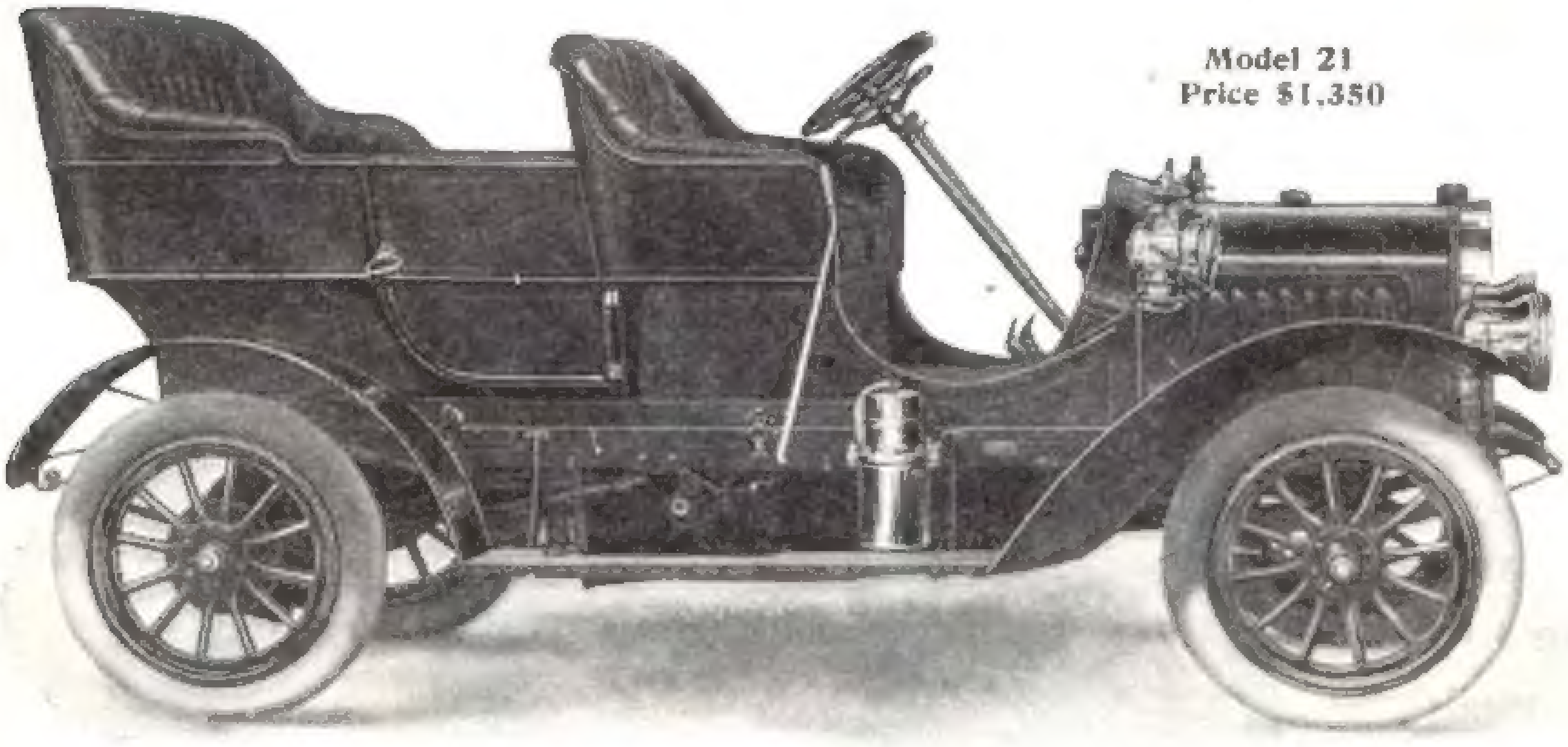

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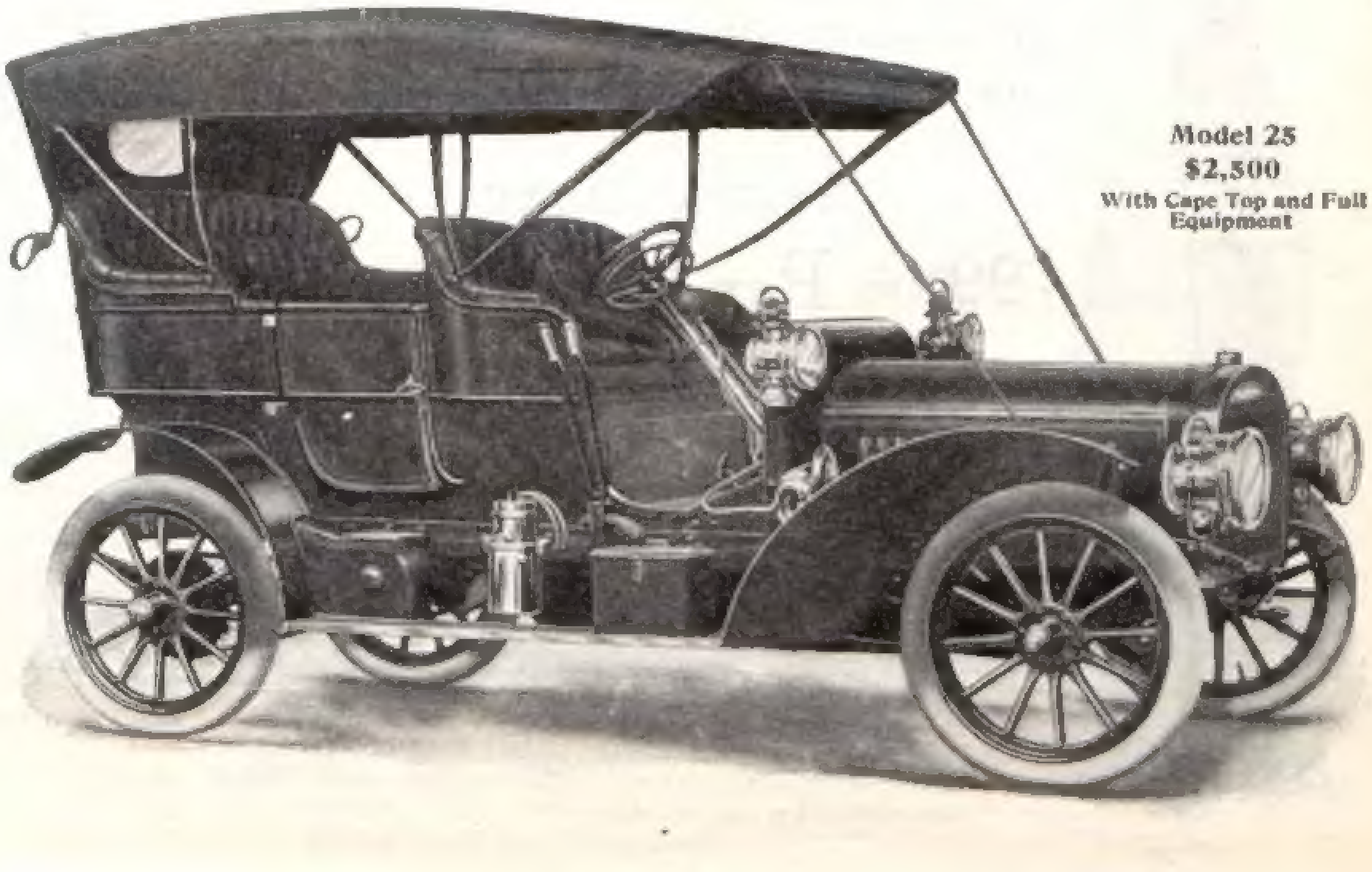

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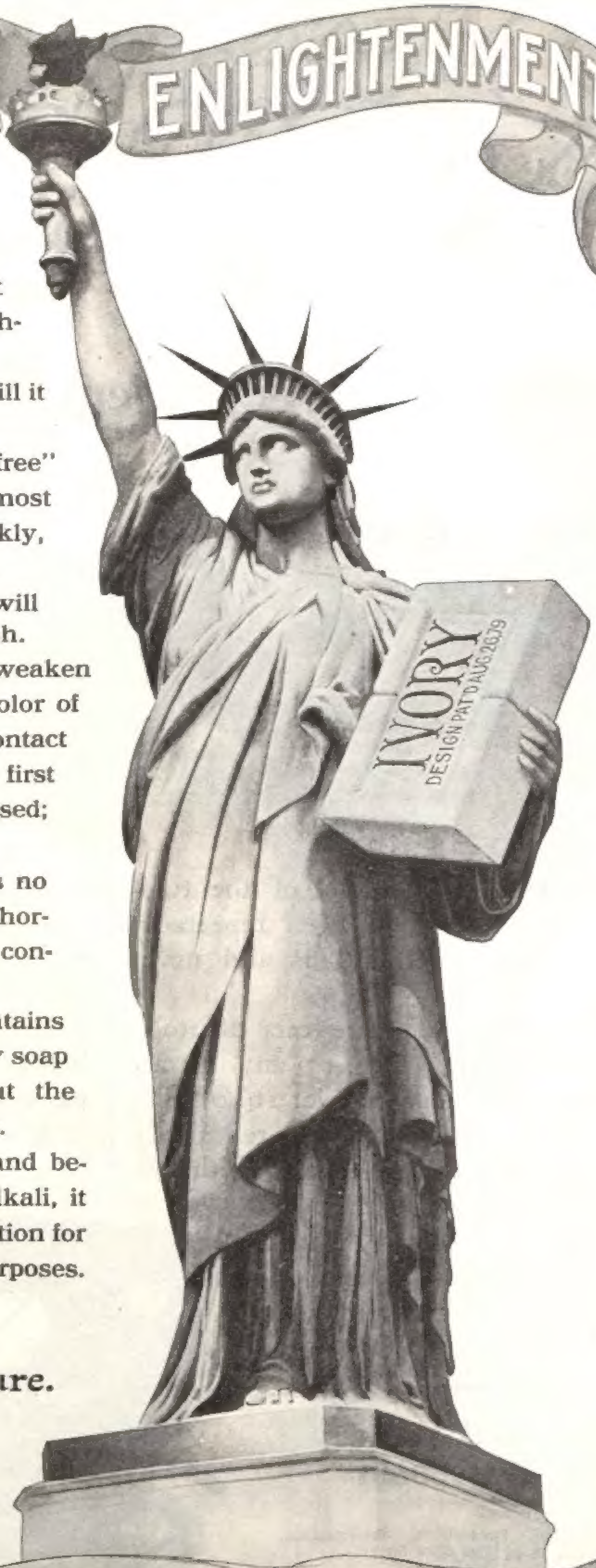

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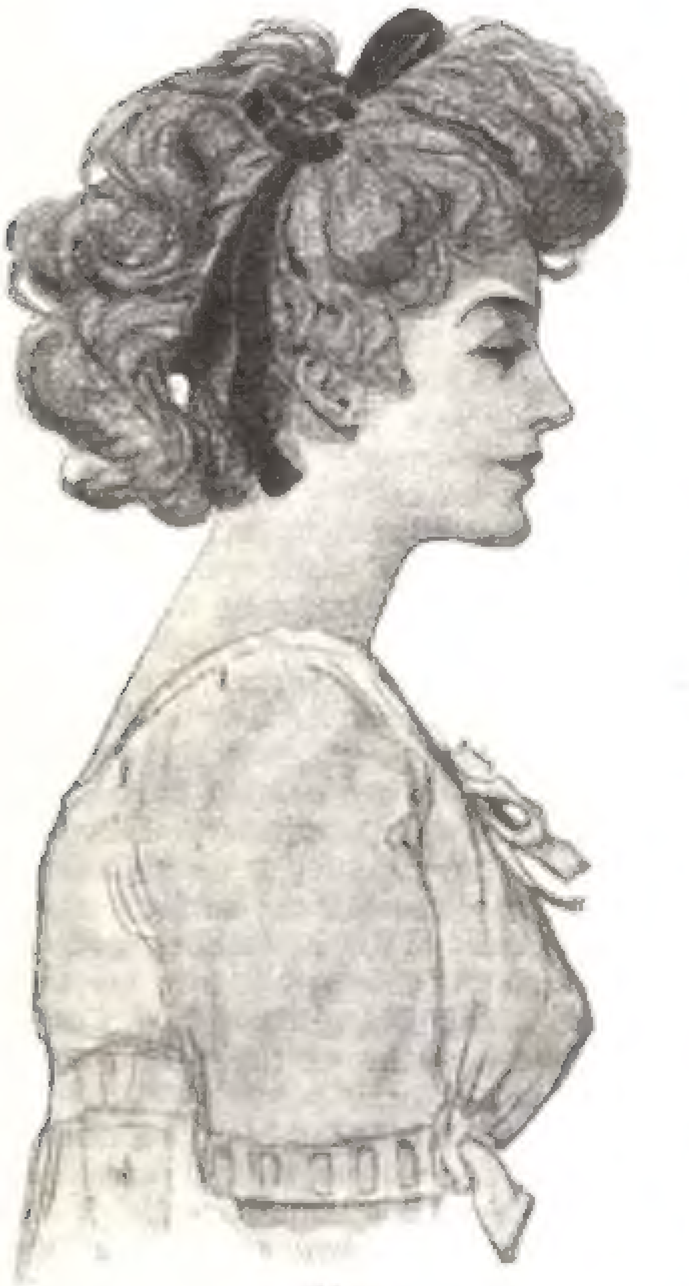
THE COUNTESS DIANE

By Henry C. Rowland

PART I



Diane

NOT far from the point of Mousterlin, which is west of Beg-Meil, there lies a stretch of Breton beach which the summer folk have not yet invaded. It is a wild and romantic strip of rock and sand with low, tumbling cliffs inclosing sheltered coves no bigger than the inside of a church. Behind the cliffs and, in places, coming down to the sea itself, are the fertile farm lands, dotted with orchards and cut with deep, winding lanes fringed with double rows of pollards.

There are some quaint old farms along this beach; buildings of solid granite and built ever with an eye to strong defense, with battlemented roofs and embrasures for bow or harquebus. It was such an old place that Mr. Archibald Bower Deane, an American by birth and an artist by alleged occupation, had rented for a span of years as a sort of refuge to which he might retreat for the simple life when overworked by a tempestuous season in Paris, Nice or Monte Carlo.

As a matter of fact, his Breton farm was the only place in which Deane ever really worked, and his output from there had been considerable and meritorious. He had converted to his own use two of the outbuildings, one as a studio and the other to live in; the rest of the farm he turned over to an old peasant couple, with a large and robust family of red-cheeked girls, who farmed the place to their profit and catered to the simple wants of Mr. Deane. It was not a businesslike arrangement, but, none the less, was quite satisfactory to all concerned.

For almost a year Mr. Deane had not visited his farm, having been in America to vote, as he told his friends; consequently, imagine his rage and dismay on returning in July to find, about half a mile below his beach, reared on the edge of the sand-dunes, a new and singularly ugly villa of the hideous modern French type, glittering with blatant faience tiles of every color that was bad! Lank and tall and angular, this architectural atrocity reared its painted iron crest from the soft, rolling sand-hills like some uncouth beast which had alighted from another world.

To make matters worse, the misshapen thing seemed penned within a wall of sand and cement, plastered with dirty shells and capped by a chevaux-de-frise of bottle-glass. Whether the object of this wall was to prevent those within from getting out or those without from getting in was the only interesting feature of the whole establishment, and even that seemed easy to answer. One could not conceive of any desire to get in; the outside was sufficient.

When Deane first set eyes upon his neighbor he stopped dead in his tracks and stared, for the moment quite deprived of speech. Then, slowly and sincerely, with classic English words he consigned himself to everlasting torment.

"*Whee, M'sieu'!*" said Corentine, one of the buxom farm girls, who was swinging easily along with Deane's trunk upon her head. "Is it not a beautiful house! Never I have seen such colors!"

"Nor I," said Deane solemnly. "Who did it?"

"It is the property of Per Guillenec, who owns all of the land toward Benodet, and it is the design of his son, Ba'zour, who has been studying the architecture."

"It looks it," said Deane. So great was his disgust that for the moment he was half minded to leave his luggage unpacked and return to Paris the following day.

"Of course, no one lives there," he observed to the peasant girl. It seemed to the artist as if a hungry dog would flee howling at the sight of the house.

"*Mais whee, M'sieu'.*" The fresh-cheeked Corentine turned and smiled at him from beneath the trunk. "M'sieu' will have neighbors, but it is true that so far one has seen little of them. There are four: old M'sieu', a man older even than Per Guillenec, and old Madame; then there is an old man-servant and"—Corentine's dark eyes sparkled mischievously—"the beautiful young lady."

"The—what?" demanded Deane, holding the door of his cottage open for the girl to pass through.

"*Hu'i!*" Corentine swung down the heavy trunk as lightly as if it had been a sack of grain, straightened her back, threw out her bosom, and placing her hands on her hips looked at the master and laughed.

"*Gaste!* M'sieu' is interested!" She nodded her coiffed head until the frills shook. "*Whee*—there is a very beautiful young lady—but one seldom sees her because she goes out only very early and again at twilight, but"—she laughed again—"she is never unattended. It is a pity! Shall I unpack M'sieu's trunk?"

"Yes. What makes you think that this young lady must be beautiful, Corentine? Because she is so hard to see?"

"Ah, M'sieu', I have seen her three times—la-la-la—what pretty, new shirts has M'sieu'—and her eyes are like the sea when it is growing dark, a blue that is almost black—and M'sieu's new stockings; *la-la*—they are all of silk? *Whee*, and the young lady's lips are very red and she has a great many very white teeth. Then her hair is like the copper we boil the chestnuts in and far longer than mine—and nobody knows better than M'sieu' himself the thickness of *my* hair!" Corentine tossed her pretty head. Deane had once succeeded in posing her uncoiffed, a great concession for a Bretonne, and the girl had always pretended to resent it. "*Gaste!*" she continued, "the hair of Mademoiselle is to *my* hair like a shower of gold to a horse's tail!"

The following morning Deane passed the new house on his way down the beach. At close range it seemed to him even uglier, if such a thing were possible; moreover, it presented that expression of sullen aloofness peculiar to some houses just as it is to the people who are apt to live in them. A shipwrecked mariner dragging himself out of the brine at its gates would never have rapped upon them to ask for succor. There was also to the place an air of covert watchfulness; with shutters half closed it looked like a painted woman peering under lowered eyelids, while its extreme height gave the air of being on tiptoes in an effort to survey the surrounding country from the shelter of its hideous wall.

No sign of life came from any part of it until Deane was abreast of the gate, the grille of which was open, permitting a vista of hot inclosure. Then through the silent, blazing sunlight came the deep-toned notes of a striking clock; eleven times it struck, slowly, mournfully, and the last tone was dissolved in a silence which contrasted grotesquely with the brightness of the morning, the vivid colors of sea and sky and shore, and the clear notes of the snipe and curlew circling the marsh.

A week or two passed, and Deane, in the interest of his work, grew indifferent to his ugly neighbor. Sometimes, when he went down to the sea for his morning dip not too late, he would catch a glimpse of figures on the beach toward Benodet, but his absorption in a water-color which he was doing of Corentine *en sardiniere* quite obliterated all thought of his neighbors.

One day he received a note from a fellow-painter at Beg-Meil asking him to go over and criticise some of his recent work. Deane, feeling the need of a relaxation, put away his painting things and started up the beach on his long walk to the place, which from being originally a sort of artistic Arcady had developed into a summer resort. On his arrival, hot and tired and thirsty, Deane was somewhat disgusted to discover that his colleague had gone to Concarneau for the day, taking the key to his studio with him. He dropped into a chair at one of the little tables on the terrace garden, and had just given his order when his name was joyously shouted from somewhere above his head, and looking up he discovered, leaning over the railing of a balcony to the infinite danger of diving on to the table, his most intimate friend and playmate, Mr. Samuel Smalley, of New York and Paris.

"Hello, Sam!" called Mr. Deane, instinctively edging from under. "Come down by the stairs—there's lots of time." Mr. Smalley quickly complied, and a moment later was sitting opposite his friend.

"What are you doing down here, Sam?" inquired Mr. Deane.

"Oh, just riding around on the car and looking for trouble. I came to this place especially to hunt for you."

"I do not care for the implied association," observed Deane. "What do you plan, now that you have found me?"

"A whirl along the Côte d'Emeraud; Dinan and Dinard and St. Malo and the Mount. Afterward Trouville—if there's anything left."

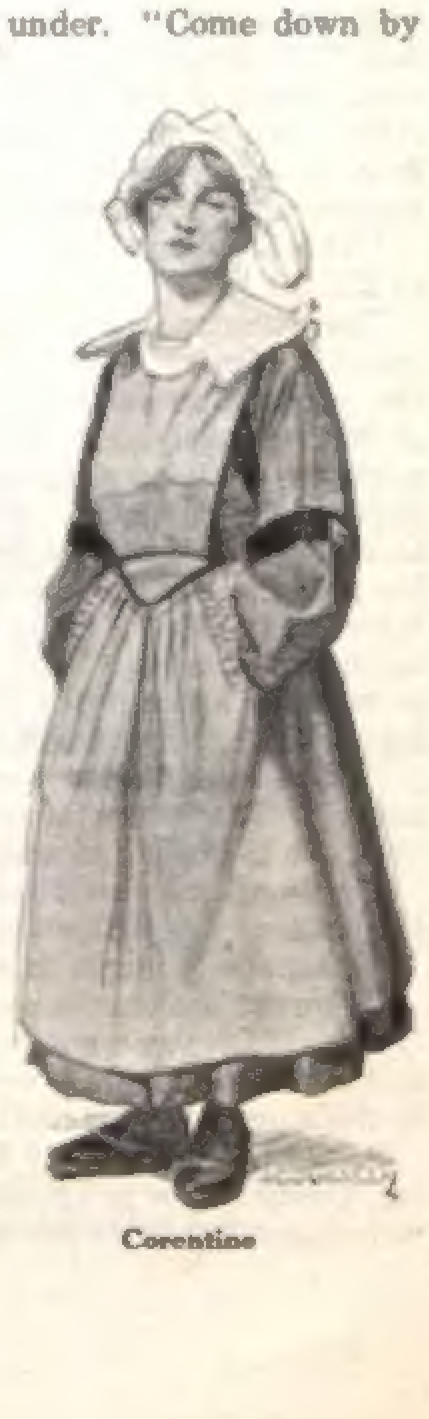
"Of what? Trouville or ourselves? Whom have you with you?"

"No one but an ass of a chauffeur I imported from England. I don't dare let him drive, because in a tight place he always turns to the left. All of my friends are either dead, married or working. Pack up a bag and come along. There's a good chap."

"Very well," answered Mr. Deane, who required but little time to resolve upon a change of scene. "Come over and stop the night with me and we will talk it over and map out our route. There are a lot of people we know at Dinan: Jim Cutting and Schuyler and Randal, and all that crowd."

"We'll look 'em up, God bless 'em!" said Mr. Smalley.

The two friends went out to the garage, where they found the chauffeur leaning upon the hood of the motor, smoking, and talking Cockney French to one of the maids. If any work had been done upon the car, a big 50-horsepower touring car, it was not apparent.



Corentine

"Fill the tanks, then crank up and get in behind!" commanded Mr. Smalley, and the chauffeur, being far from home and in a foreign land, obeyed without remark. Smalley stepped into the office to settle his account.

"You know the road and you know the car, Archie," he said as he came out. "Get in and drive."

Deane obeyed with a thrill of pleasure; he took considerable pride in the skill with which he handled his friends' cars, and therefore he was especially annoyed at what immediately followed. The gate of the yard opened upon the road at right angles, a high wall hiding anything which might be passing from either direction, so Deane started out on his low speed, horning vigorously as he reached the gate. But before the blare had ceased, a big limousine car, running silently as a watch, swung in from the road directly upon them.

The driver was quick as he was reckless; like a flash he threw on his emergency brake and at the same time swerved sharply in an effort to cross the road ahead of Deane and go into the wall, which would have given him another few metres in which to stop. Deane had, of course, braked and would have escaped all injury had not the other man, apparently fearing a skid which would smash him against the other car broadside on, swung sharply back again. He was almost at a stop, however, and his big machine slid gently against the other car; there was a crash, a slight jar, and at the same moment Deane, who had reversed as quickly as was possible, backed slowly away and stopped. As he did so he observed that the crash had come from the lens of one of the other car's acetylene lights, and at the same time saw that a large, triangular chunk had been gouged from the shoe of her left front tire.

The next instant the two young men were treated to an interesting exhibition of Slavic temper. The man driving was a bearded individual of enormous physique, very evidently a Russian noble, while beside him sat apparently his chauffeur, a small man of Slavic features, which were for the moment blanched with terror. The big man swung quickly down from behind the steering-wheel and stepped in front of his damaged car. No word escaped his lips, but the two men could see the gleam of his teeth through his bristling beard, while his small, blue eyes were dancing and twinkling like those of a bear rearing itself to strike, and there was an odd, gurgling noise coming from deep in his throat.

He glanced at the broken lamp, jerked a hanging fragment from the tear in the tire, which was still inflated, then, still in the same ominous and potential silence, he turned and stared at his trembling chauffeur, who had jumped down and was standing beside the motor.

"Well—idiot!" snarled the big man in French. "Why did you not horn?"

The man shrank back. "I did not know that Monsieur was going to turn in," he stammered.

The words had no sooner left the man's lips than his master's great fist flew out, striking him heavily in the face. Backward went the chauffeur across the motor-hood; then as he struggled to regain his feet his master struck him again a swinging blow, and would no doubt have repeated it if Mr. Smalley had not slipped down from his seat and seized him by the shoulder.

"That's enough!" he cried in French. "Do you want to kill the man?"

The Russian turned upon him with the growl of a trapped grizzly. With one sweep of his great arm he swept the young man aside and then, stepping forward, struck at him savagely. It was an unscientific blow, such as might be dealt by a gorilla: a blow dealt downward and inward with the inside of the fist. Smalley saw it coming and sprang back; then before the Russian could recover his poise he stepped quickly forward and with all of the force and accuracy of a trained boxer he placed so solid an uppercut on the base of the heavy jaw that, massive as was the anatomy of the Russian, the shock staggered him. He reeled, tottered, then sat with a thud on the road.

"My h'eye!" cried Smalley's cockney from the tonneau. "That were a sleepin' powder for 'is w'iskers! 'Ook 'im in the h'eye when 'e gets 'is legs, sir!"

Mr. Smalley looked toward his friend and grinned. The big Russian was still resting in the middle of the road.

"I suppose I ought to wait for his card ——"

"You get back in the car as quick as you can!" answered Deane. "Do you want to get mixed up in a *procès-verbal* and spend the next six weeks in this hole? Hurry, before he finds out what hit him!"

Somewhat reluctantly Mr. Smalley stepped aboard his car, Deane threw in the clutch, and a moment later they were humming down the road.

"You may be a millionaire, Sam," observed his friend, "but you are not rich enough to afford slugging people here in France. I once boxed the ears of a hotel-keeper; it did him no harm and me no good, but it cost fifteen hundred francs."

"Yes," assented Mr. Smalley, "I should have kicked him. That is much less expensive."

The big car quickly devoured the distance to Deane's farm. As it was still early in the afternoon the host suggested to his friend that they go for a swim. There was a little cove some distance down the beach where Deane sometimes went to sketch, and there he proposed that they should bathe. To get there it was necessary to pass the new villa, and as they drew abreast of the ugly edifice Mr. Smalley paused and contemplated it long and curiously.

"That is, without exception, the very worst that I have ever seen!" said he. "Do the inhabitants look like it?"

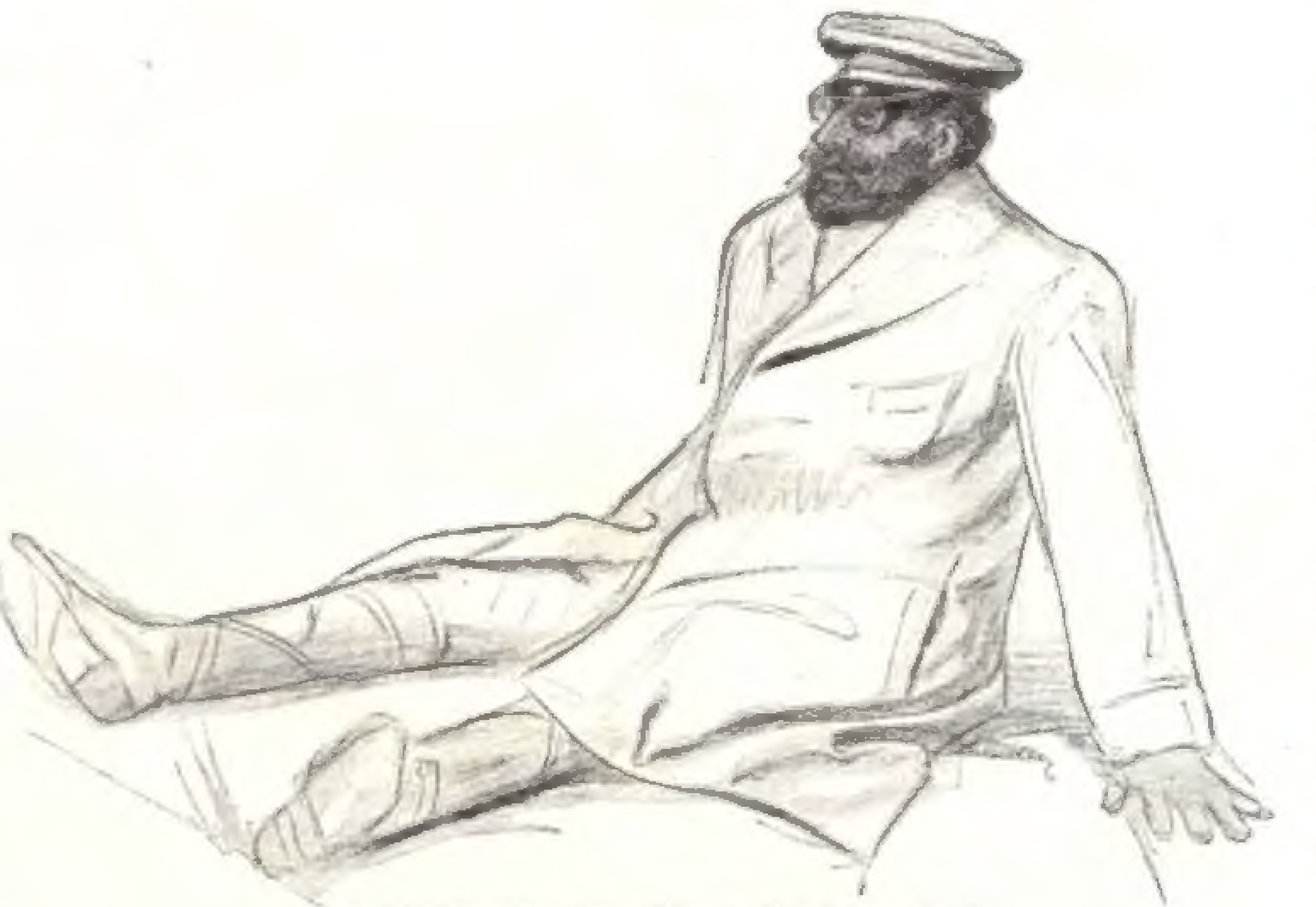
"Corentine tells me that there is a beautiful young lady, with eyes like the sea when it grows dark, hair like a shower of gold, and a great many very white teeth," answered Deane; "but, as Corentine also greatly admires the house, I have not allowed myself to become excited."

They resumed their walk along the beach. Presently Mr. Smalley raised his eyes from a scrutiny of the sand.

"Does the beautiful young lady ever paddle about barefooted?" he asked with interest.

"I do not know," answered Deane. He glanced down and saw some imprints on the sand. "Do you think that you have struck her trail?"

"That is in my mind," admitted Smalley. "There has been a barefooted young lady along this beach not more than fifteen minutes ago. The tide is falling and you can see that these tracks are not far from the water's edge."



"'Ook 'im in the H'eye When 'e Gets 'is Legs, Sir!"

Deane paused and examined the footprints carefully.

"Those were made by a child," he observed.

"You are a poor tracker," said Smalley. "These are *not* the footprints of a child; they are the footprints of a young and beautiful woman with long, bare legs!"

Deane regarded his friend with skeptic irony. "Why long and bare?" he asked.

"You are more at home on the Champs Élysées than you would be on the trail, Archie," observed Mr. Smalley with condescension. "Now, *I* am a hunter—a tracker. If you look here where the sand is firm you will see that between the heel and the ball of the foot it has not been touched. A child's foot would have made a flatter and wider print. Now in regard to the legs; my own are fairly long and unhampered by skirts, yet walking naturally these prints are spaced as far apart as mine are."

Mr. Deane regarded his friend with growing admiration.

"What was she thinking about when she passed here, Sam?" he inquired respectfully.

"She was thinking of you."

"Of *me!* How nice of her!"

"Yes," said Mr. Smalley excitedly, "and I can prove it! Every few metres she has looked back over her shoulder—her right shoulder. See where she has toed in with her left foot? She was probably afraid that you might see her and follow her."

"Get out!" said Deane resentfully; nevertheless he studied the small, dainty prints with a curious excitement.

"She's run away—that's what she's done!" he announced. "Corentine said that she never went out unattended. I'll bet the poor girl has played hookey and gone off for a little lark all by herself!"

Suddenly the footprints vanished, the girl having apparently waded in the shallow water. Deane felt sorry in a vague sort of way. There had been for him something pleasing and pathetic in the mute companionship of the dainty little prints which looked so very much alone upon that wild and desolate strip of beach.

When presently the prints emerged again, dropping apparently from the sky, he was quite delighted.

"Maybe they were left by an angel," he observed.

"Perhaps," assented Smalley. "Sometimes they are. Whatever she is, I'll bet that we find her behind those rocks just ahead."

"That is where I had planned to bathe," said Deane; "but if she is there we will make a detour so as not to disturb her. Think what it must be, Sam, for a girl to be penned up in a coop like that thing we passed. If she's given her keepers the slip *we* don't want to spoil her little fun!"

"All right," replied Smalley. "We will go up quietly, and, if she is there, clear out without letting her see us."

They quietly approached a ledge of rock which shut off all view of the beach ahead. Deane was leading the way through a fissure in the cliff, when suddenly he stopped and raised a warning hand.

Less than ten paces from them was a young girl intently absorbed in digging in the sand for *échille*. She was apparently a very young girl, not over eighteen years, but tall and with the strong, graceful figure of one of Diana's wood-nymphs. She wore a quaint, old-fashioned Empire gown, short-sleeved and with the skirt pinned up above her round, dimpled knees. From where they stood the two men saw her in profile; a face flushed and eager beneath a great, tumbled mass of golden-copper hair which was caught up in a loose knot and held by a black velvet ribbon. Beneath were a retroussé nose, a very flushed cheek, red lips tightly compressed from her exertions, and a small, firm chin. Even as they looked she threw one of the slippery little fish up on the tip of her pointed spade, and then there was a frantic scramble which ended in her catching it before it could dart away beneath the surface of the wet sand. With a flashing smile of triumph she dropped it into her tiny bucket, and Deane thought of Corentine's description of the "great many very white teeth."

He reached behind him, prodded his friend, and the two backed noiselessly out the way they had entered.

"Corentine was right," said Smalley, as they headed for the sand-dunes to make a detour of the cove. "Prettiest girl that ever *I* saw."

"You can never think of anything but a girl's looks, Sam," said Deane reprovingly. "What impressed *me* was the pathos of the picture—that lovely girl having such a glorious time all alone there on this desolate beach! Think of a splendid young creature like that being penned up in that vile mustard-box back there! Did you see her smile when she caught that wretched little fish? Did you ever see such color in a woman's hair?—and such a ravishing profile? And speaking from a purely professional point of view, if I could get her on a canvas ——"

"And yet," interrupted Mr. Smalley, "what appealed to *you*, Archie, was the *pathos* of the girl, not her beauty."

"Well, *isn't* it pathetic to think of such a lovely girl having such a ripping good time doing what would bore most women to death? All alone ——"

"You keep dwelling so much on her loneliness," interrupted Mr. Smalley, "that I should think that you would go and join her."

"I would not run the risk of spoiling one happy hour of hers for any selfish reason, Sam," said Deane moodily; "but"—he brightened—"I suppose that it *would* be only civil for me to go and call some time."

"We might go to-night," suggested Smalley. "She might not be here when you get back from your tour with me."

Deane looked extremely uncomfortable.

"I am afraid that I was a bit hasty in agreeing to take this trip with you, Sam," said he. "To tell the truth, I have really no right to go. I really ought to make a stab at the Salon this year if I am ever going to."

"All right," said Smalley, so readily that Deane looked at him with suspicion. "Stay here, if you would rather—and I say, if you don't mind, I believe I'd like to stop with you for a bit. There is a great deal about this place which appeals to me."

He looked thoughtfully toward the cove which they had just left.

"You are always to consider my house as your home, Sam," answered Deane; "but I am afraid that you would find it very dull. I am quite a different person when I get down seriously to work; scarcely have a word to say."

Mr. Smalley grinned, but did not reply, and the two friends, making a detour beyond the head of the cove, struck the beach below, and were soon romping like two porpoises far out in the blue, sparkling water.

As they were dressing there came to them, borne faintly on the breeze, the noise of a rapidly-running motor.

"That's funny," said Deane. "Could we hear your car at this distance?"

"We might, but"—Smalley pricked up his ears and listened—"that does not sound to me like my car. Is there a road near us?"

"There is a broad lane which comes down to the beach from the Benodet road, but the only ones to use it are the people in that new house. No one would drive a car there, especially as one must wade through two feet of water to cross the lagoon back of the beach. It doesn't matter with a horse and cart, but the salt water would not do any good to machinery."

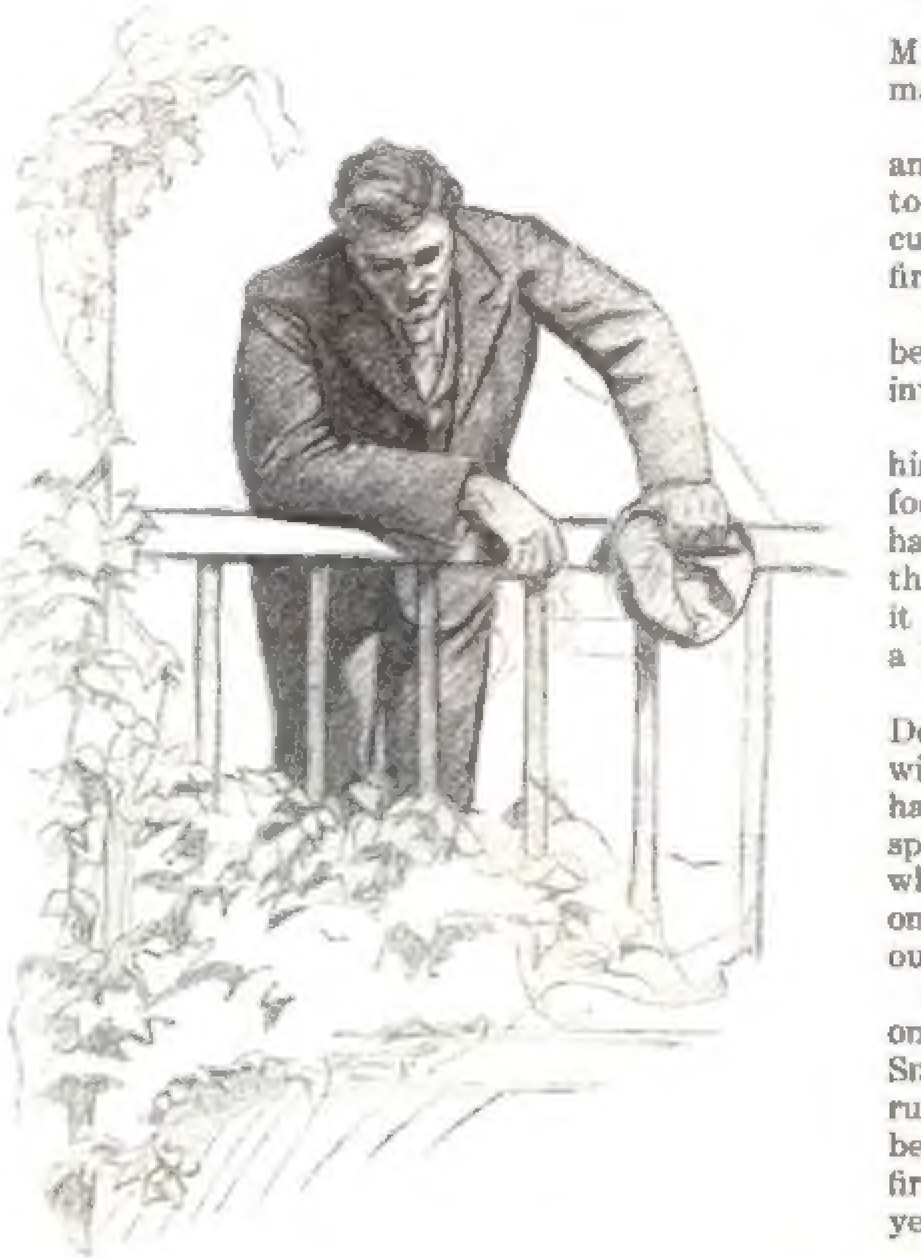
"Listen!" cried Smalley, raising one hand. "Did you hear that?"

"The engine is slowing ——"

"No, starting—that is, he just threw in his clutch; but that is not what I meant. I thought that I heard a cry—a scream."

"I heard that. It was a gull."

Mr. Smalley shook his head. "It did not sound to me like a gull—but it was so far away —— Come on; are you ready?"



They started back along the edge of the beach. The tide was far out, the sun was getting low, and its vivid, slanting rays struck the glistening expanse of wet sand and painted it in varying opalescent hues. Beyond was the white zone of breaking wavelets, for the sea was still, then a broad band of deepest blue, dotted in the distance by the many-colored sails of the returning fishing fleet, beating up to Concarneau against the faint land-breeze.

"I suppose that our little friend has gone," observed Smalley. "It must be getting late ——" He stopped suddenly in his tracks.

"*I* heard it that time!" said Deane, looking uneasily at his friend; "and it *was* a scream! There goes that blooming motor again! What do you suppose the fellow is trying to do?"

They listened for a moment while the sounds of the rapidly running car became fainter and fainter, died quite away, returned again, then were swallowed up in the distance.

"He's driving fast ——" began Mr. Smalley, when Deane interrupted him.

"There's something about it I don't like ——" he began nervously. Smalley looked at him in surprise.

"About what—what do you mean?"

"Oh—I don't know. The whole thing. That girl out on this wild beach all alone, then that motor buzzing around where no motor has ever been before—and the scream ——" He started to trot up the beach. Smalley, with a glance of startled comprehension, fell in beside him.

They passed between the sea and the cove, now empty, where they had seen the girl, and then upon the other side they picked up her returning trail. All at once Smalley, who was looking ahead, gripped Deane by the arm.

"What's that?" he asked, pointing to an object lying on the sand.

"Her spade!" cried Deane, and a thrill of alarm rippled through him. "She must have thrown it aside!" He looked inquiringly at his friend.

"She began to run here," said Smalley. He stopped and examined the prints carefully. "You see, here she stopped to look over there"—he pointed toward the sand-dunes flanking the beach—"then she turned and dug out as hard as she could go." He trotted ahead on the girl's widely-spaced prints. "Here it occurred to her to throw away her *échille* spade—keep right on with this trail, Archie; I want to look higher up on the beach!"

With an ugly sense of apprehension Deane continued on the girl's trail. A shout from Smalley warned him that something had been discovered, and glancing in his direction Deane saw with a growing alarm that his friend was running another trail which converged to meet that made by the girl. Closer together they came, then suddenly, when less than a half-dozen paces apart, the girl's tracks turned sharply and made for the water. There were a few washed imprints at what had been the water's edge, then they ceased entirely, nor were there any more in sight. Just above them the other tracks disappeared in the same manner.

Deane stared at his friend with a white face. The whole story of the pursuit was up to this point so obvious; then, at the crucial moment, when the pursuer was closing in upon his desperate quarry, the calm, inscrutable sea had silently effaced all records.

"Look here, Archie!" called Mr. Smalley. "What do you make of this?"

Deane hurried to the spot and studied the big, square-toed footprints which were cut sharply and clearly in the firm sand.

"It was a big man ——" he began slowly, but Smalley interrupted:

"A *very* big man! Compare his tracks with mine. The foot is half again as big and it has sunk twice as deeply, and the sand was firmer then than it is now that it has dried out a bit more!"

"And to think," groaned Deane, "that we were almost within hail! We *were* within hail, but were probably splashing around in the water when this was going on! Come on—let's see where they came out!"

They started up the beach on a run. "I think," panted Smalley, "that the girl was running in the shallow water, because the footing was a little firmer—see these grooves—yes ——"

"There they are, just ahead!" said Deane.

Apparently from nowhere came the broad, deep footprints of the pursuer, sharply defined, deep, and spaced as in walking slowly. But the barefooted prints of the girl were nowhere to be seen.

Deane stared at his friend with a white face and eyes big with horror. Here came the trail of the pursuer straight from the sea and up across the beach in the direction of the sand-dunes.

The unswerving track had an expression of cold finality, of the chase being finished beyond the need of further effort, the quarry either escaped or destroyed and the hunter betaking himself away. Deane glanced out to sea and shivered. The water was getting darker; the bright yellows and reds and browns of the sails of the sardiniers glowed out against a lee set of gray cloud-bank. The late summer sun was nearing the edge of a far-distant point.

"Could he have drowned her—or perhaps she drowned herself—swam far out rather than be taken ——" Deane began huskily. He turned and started to run up the beach.

"Come back, my son!" called Mr. Smalley. "You will not find her trail up there!"

"Why not?" asked Deane, pausing.

"Because—he's *carrying her!*"

"*What?*"

"Sure of it! See the way he has gouged up the sand? Come on—we can soon tell. She was a big girl—wasn't she?"

"A very big girl," said Deane.

They turned and hurried off on the new scent. Straight up it went, over the sand-dunes, plowing through the tough grass up the steep incline with its heavy, shifting foothold.

"Oh, come!" cried Deane despairingly. "No man living could carry that girl over a place like this without setting her down to rest."

Smalley looked doubtful, then shook his head.

"This was a very powerful man," he said. "In fact"—a peculiar note crept into his voice—"I have seen but one man in France who impressed me as being capable of such a feat of strength!" He threw a sidelong glance at his friend. Deane's gray eyes opened very wide.

"*That Russian!*"

"Yes. Come on; we can soon tell."

"And the automobile we heard!" cried Deane. "He is heading for the place where that lane comes out!"

They dashed ahead, following the trail as it crossed a sandy, thistle-covered stretch heading for the lagoon which was now bare, the tide being low. Here the tracks disappeared again, the man having waded. On the far side they reappeared, and there also, as they had expected, they found the hard sand gouged by the wheels of an automobile. The car had backed and turned, the driver taking care not to run it into the salt water, and the space for this manœuvre had been limited, as was shown by the zigzags where he had started and reversed.

"You are right, Sam," observed Deane, as he studied the markings. "It is the Russian." He pointed to a raised, triangular elevation in the track of one of the wheels. "He took that chunk out on our front spring or crank or something. Now if we could only be sure about the girl!" His eyes examined minutely all of the details of the place, and as they did so fell upon a small, black object hanging from a thistle. With a quick thrill he stooped to examine it, and his heart gave a mighty thump as he discovered it to be the black velvet hair-ribbon worn by the girl.

"A straight case of abduction!" observed Mr. Smalley, as he turned the ribbon in his hand. "Now what?"

"We must let her people know," said Deane. "There is evidently something behind it all—some reason or motive beyond mere kidnaping. No doubt she was kept here in hiding from this animal."

"Perhaps he is her husband," suggested Mr. Smalley with malice.

"Don't be an ass, Sam," retorted Deane sharply. "Any one could see at a glance at her face that the girl is a perfect innocent. What do you want to suggest horrors like that for, anyway?"

"As a possible motive. Perhaps he only wants to marry her to somebody else."

"I don't see why you should have to harp so on the marriage idea," said Deane irritably. "It's much more apt to be a question of money. Let's go to the house and see what they have to say about it there."

They recrossed the lagoon and hurried up the beach to the new house which reared itself in garish loneliness, its villainously-colored tiles ablaze in the late sunlight and defying coarsely the soft tints of sea and sky and the sweetly subdued richness in the tone of the heaving sand-hills. There it stood, unfaithful to its trust, like some painted courtezan flaunting her colors in defiant desolation, vulgar yet pathetic, prideful, abandoned, alone.

Deane gave the bell-cord a tug which set the whole place clattering and jangling hideously, but only the discordant echoes came from the silent house.

"Try again," said Mr. Smalley; "then chuck a rock through the window. I'm sure that would be less offensive than that bell."

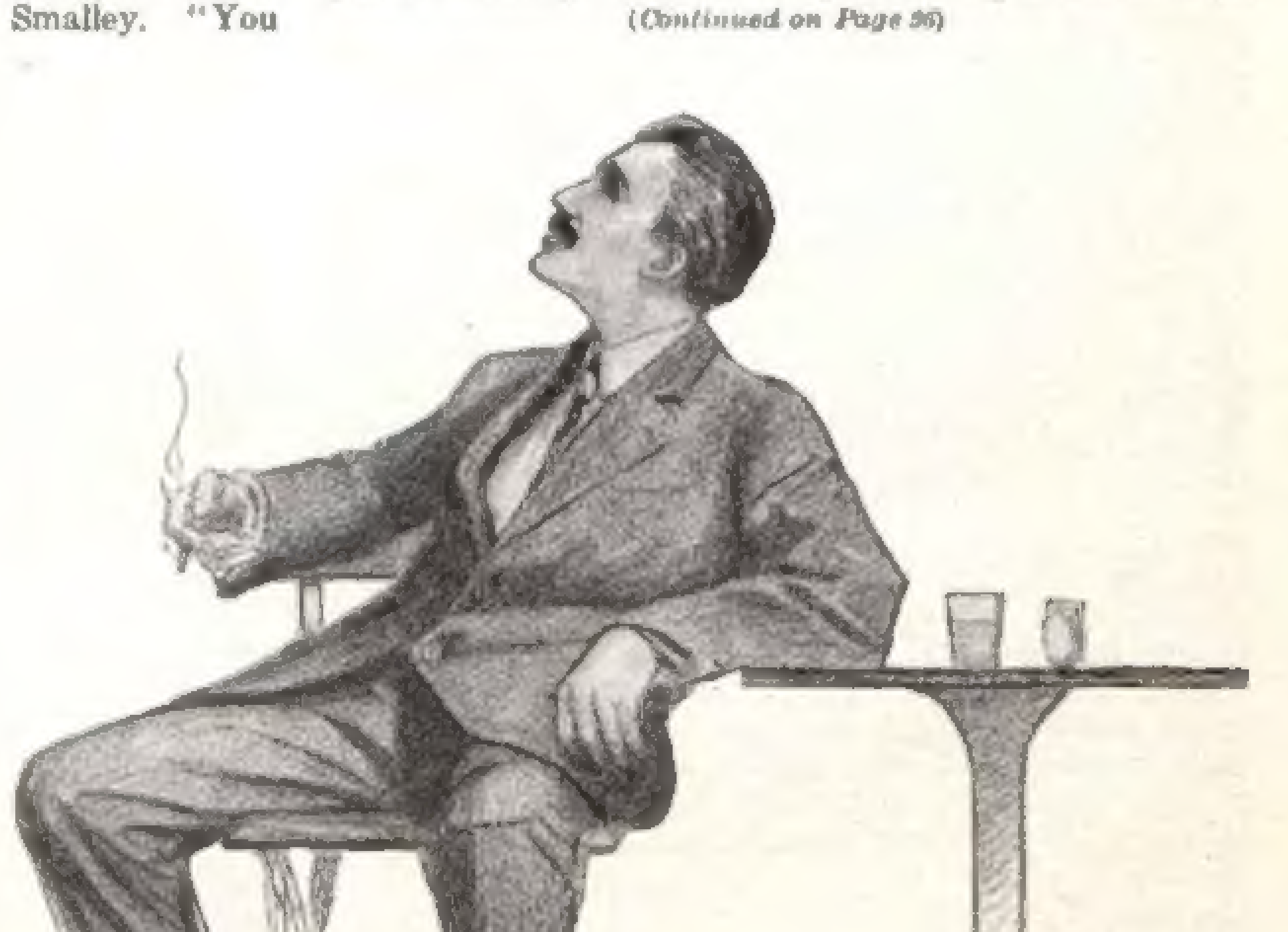
Deane gave another tug, and again the vile bell clamored, but with no response.

"Let's kick in the gate," suggested Smalley. Deane promptly acted on this advice, and the heavy gate being unbarred and held only by a feeble latch they were quickly inside the court.

"Either no one is at home," observed Smalley, "or else they think that we have come to cut their throats, and are, perhaps, at this minute drawing a bead on us from the cracks in those iron shutters."

"Oh, puff!" said Deane. "It is just as I thought. There is nobody at home. They have all gone off and left

(Continued on Page 36)



His Name was Joyously Shouted from Somewhere Above His Head

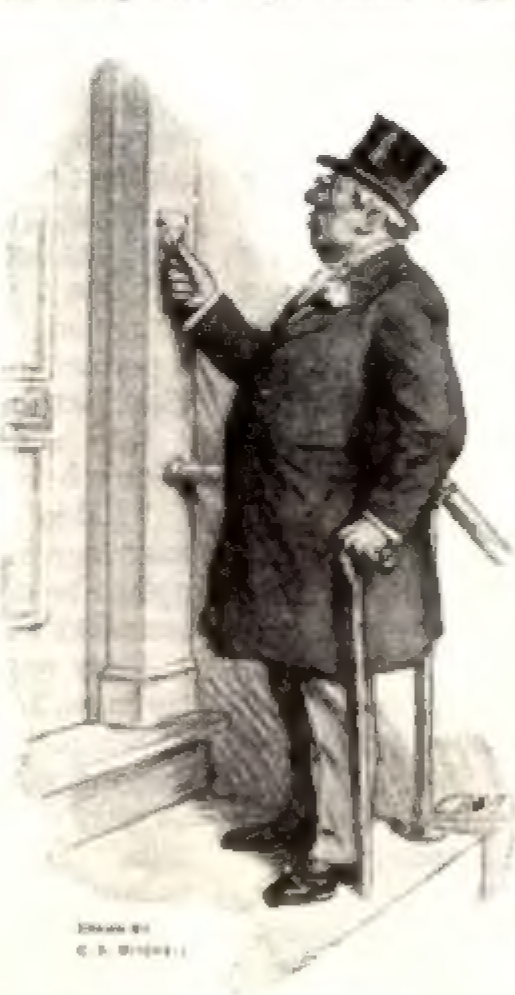
THE YOUNG DOCTOR

His Start, His Practice, His Expenses His Earnings and His Life

I AM a young doctor. I took my degree from the medical school of a well-known Eastern college, after three years' study, and a little later secured an appointment as a resident physician in one of the large city hospitals. There I spent two years. The practical experience I had in this hospital, where every sort of work came to my hand, was very useful, but how much it has made for me in actual dollars and cents I cannot say. From among those who came to the hospital dispensary I obtained a few private patients, and for the first two years after I left the hospital these patients paid me in all, perhaps, twenty-five dollars. Undoubtedly, too, I gained a few other patients through the good words said for me by my hospital patients; but the actual net returns were very small, and I cannot see that I started in my private practice with anything like the number of paying patients I would have had if I had spent those two same years in hustling on my own account.

I am about ready to conclude that a good many young college graduates enter hospitals as internes because it is considered the thing to do rather than for the practice they gain there. At any rate, I know that the men who don't take up those first two years with hospital work often get a big start over the ones that do. I have in mind a classmate of mine who opened up an office immediately after leaving college, and who, when I had finished my hospital work, already had made by his private practice nearly twelve hundred dollars. I remember when he showed me his figures I felt pretty sick.

When I received my medical diploma I was practically without funds and had no influence to aid me in obtaining a practice other than that which came from my own family and a few personal friends. This was the condition which faced most of my friends who were doctors. A chum who spent two years in a medical college in Chicago has told me that ten per cent. of his classmates worked their way through college, and that at an Eastern medical college, where he was for two years, about three per cent. of his class were without funds, except what they earned while there. Furthermore, he said, they had often to borrow money to tide them over critical weeks in their college and hospital life.


Visited by the Representative of a Patent-Medicine Concern

My parents were possessed of but moderate means—in fact, I had to make the money myself to pay some of my expenses while in college. I managed to secure a position as college correspondent for a daily paper, and sometimes made as much as five dollars a week from this work. Also, in my last year I did a little tutoring. But, altogether, this did not amount to much, and the very slender equipment, such as books and a few necessary instruments which I bought from time to time during the first two years after leaving college, cost me more than all I made while I was a student.

On what amount the young doctor in a large city may, with economy, support himself during his first year and keep up the appearance needful to acquiring a paying practice it is hard to say. Those young doctors with whom I have been in close touch have very different ideas on the subject. But all of them agree that the man who can keep himself going during the first year on what he takes in from medical fees is a wonder. Some of them say that from six hundred to nine hundred dollars will see one through. Most of them put the figure a good deal higher, and twelve hundred dollars was the amount named by several. One man, whose books I have seen, spent in the first year nine hundred and seventy-two dollars; in the second, eight hundred and forty dollars; in the third, twelve hundred and thirty-one dollars. Another man, during the first year, paid out, in actual expenses of living and attending to such practice as he could secure, eight hundred and sixty dollars, and during the second year eleven hundred and twenty dollars and twenty cents. Of course, these figures were, as such figures must always be, largely affected by the temperament of the man and the plan of economy which he adopted; also, they were partly the result of immediate local conditions. I dare say that the books of another young doctor in some other city might show very different figures for the same period.

In my own case, fortunately for my comfort, I did not have to depend altogether upon what I might earn. My people had every faith in me, and my father and mother together gave me nearly five hundred dollars at different times during the first eighteen months after I started in for myself.

In this respect, of course, I was a good deal better off than were most of my classmates. One of them began his professional career with a debt of nearly six hundred dollars—borrowed while he was at college from friends who believed in him. At the end of his first year's practice he was over twelve hundred dollars in debt. He hadn't wasted a cent, either, and, as I happen to know, there were a good many days when he didn't get more than two meals, and those mighty slender ones. Moreover, he came of good stock, and, while his people were poor, he had always had plenty to eat, and had lived in a comfortable home in the Middle West, to which his family had gone from New England. There were books all around him there, and the gentle, refining influence of a father, mother and elder sister, who were totally unfitted by personal experience to prepare him against the sort of thing he encountered when he started in for himself. His small room in the third-floor back of a dingy boarding-house in the upper part of the city, which he rented by the week, taking his meals wherever and whenever he could get them at cheap restaurants and quick-lunch counters, was about as different as anything could be from what he had been used to.

But he persisted, and was making good when I was only just beginning my fight in the same field.

While in the hospital I had talked a good deal with experienced doctors, and when I left the hospital I was sure of two things: First, the best chance for the young general practitioner was to establish himself just outside or just within the residential section of the central part of the city. Second, if lack of funds forbade him taking an office there and making the slow, discouraging fight for a share of the paying practice which was involved by such choice of location, then his best chance was to establish himself in an outlying residential section where rents were much lower and where he was far enough away from the city's centre to keep clear, in a general way, of the competition of the older and so-called "fashionable" physicians.

After a lot of hunting, I found two rooms on the ground floor of a small house on one of the larger streets in the western part of the city. The front room, with the addition of a few pieces of furniture which I picked up at a second-hand store, made a presentable office; the tiny room in the rear I turned into a bedchamber. For these two rooms and board I paid eleven dollars a week. And there, for three years, I lived and worked.

I was a general practitioner—a very general practitioner—the common, garden kind. I did everything from relieving sufferers from ingrowing nails to helping to bring into this world of trouble possible future Presidents of the United States. Gradually—very gradually—it became known that I was a doctor, and I began to add to my short list of patients some of those who could be depended upon to pay their bills. But I had not many of these. As a rule, the ones who paid up lived in houses which I hadn't yet entered. But I never lost heart.

Indeed, I had no reason to lose heart. If I ever felt particularly down in the mouth there were always some of my friends to whom I could go and compare notes, with the result of discovering that, in many ways, I was doing as well, if not a little better, than the average. I believe, too, that in these financial confidences we were candid with one another. At any rate, I know that what I told these men was the truth, and what they told me has since been supported by what I have heard of the early experiences of still others.

A man who lived three blocks below my office, during my first year's practice, declared to me that at the end of that year (the first year for him also) the total receipts from his practice had not repaid him for the expense of putting out his shingle—a brass plate costing four dollars and twenty cents. This same man, in his second year, as I happen to know, made two hundred and forty dollars; by his third year's work, eight hundred and forty dollars.

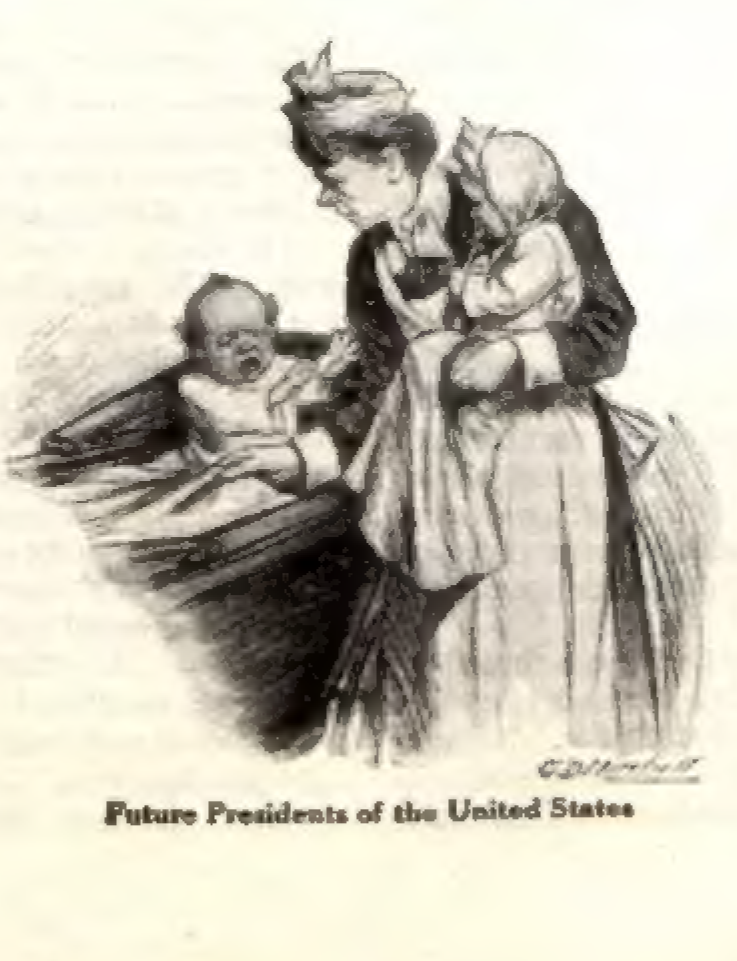
Another man told me that it was just nine months and eight days from the hour when he first hung out his shingle before he took in his first office fee, and his office was located in a central part of the city at the intersection of two popular trolley lines and only a few blocks from a neighborhood in which lived a very large number of people in humble circumstances. He gave it as his opinion that a great many men do not make in office fees more than twenty dollars during the first year of practice. His own total receipts for the first year (made up, as his statement shows, wholly from visits, and some few of these to friends who called him in because he *was* a friend) were two hundred and seventy-three dollars and fifty cents.

As a matter of fact, during my first three years of practice I had a comparatively easy time of it, for I had only myself to look out for, and when patients did not pay on time I simply cut out the tobacco, and walked, where before I had used a trolley car.

But at the end of the third year, balancing accounts, I found I had so prospered, relatively, that I felt justified in doing what I and a certain other person had been planning to do ever since I left college. I got married. This important and hazardous step I took soon after the beginning of my fourth year of practice, and when we came back from our week's honeymoon it was to take possession of a tiny rented house which was squeezed between the shoulders of two larger buildings on the outer edge of one of the best residential sections in the central part of the city.

It was a bold venture, and I knew it. My friends, when they met me, tapped their heads significantly. They could not see how I was going to make ends meet. A classmate, with a sad face, asked me whether I recalled the facts quoted by the men at the last reunion of our class. When I said no, he told me that just five per cent. of the men present at that time had confessed to being married, and that these men, from the looks of things, were the very ones who were having the hardest time to get along. For all that, I noticed that when I said I was going to marry there was on the faces of many of my friends a sort of yearning expression that made me think they only wished they had the courage to follow my example.

But from the ones who were already married I was able to obtain but the vaguest idea of the financial responsibilities ahead of me. The only man who furnished me with any practical information, drawn from personal experience, said that his books showed expenses for the first year after he was married just three hundred and ninety-eight dollars in excess of his expenses for the year preceding his marriage—which was an increase of about thirty-three and a third per cent. The second year his accounts showed an increased expense over the first year of married life of about two hundred dollars.


Future Presidents of the United States

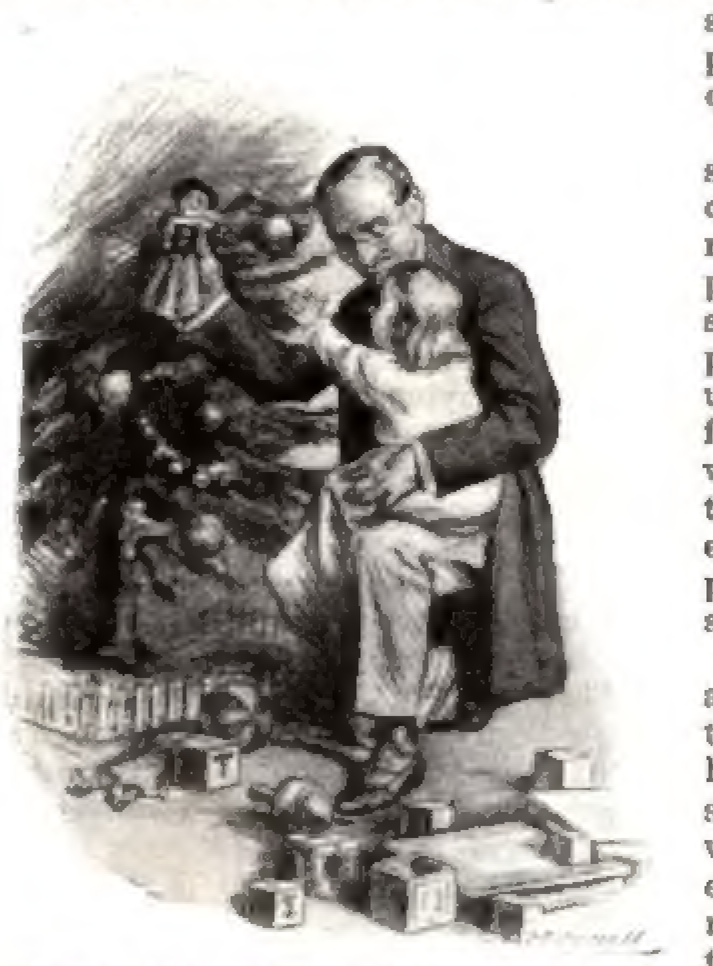
In my own case I found that, by marrying, I had practically doubled my expenses. Moreover, I was taking chances which ninety per cent. of the young doctors of my acquaintance did not feel justified in taking. But I had gone over the thing in what I tried to believe was a judicial spirit, and it seemed to me that, if I could only stick it out for a year or two, independently of everything else, as a married man I was going to get ahead more rapidly in the way I wanted than if I remained a bachelor.

Now, two years have gone by, and I see that I was right. Perhaps—and, of course, personally I am very sure of this—I was particularly lucky in my choice. For in every way possible my wife has been of practical assistance to me. If I may put it in material terms, she has been the biggest kind of a professional asset.

For the first year after our marriage we kept no servant regularly, a woman coming in twice a week to do the heaviest of the housework; after that we did have a girl in the kitchen. But, aside from what she has done for my comfort at home, it is my wife who has accomplished most for me in my profession. From the very first, my office has been her particular charge and has been kept spotlessly clean and neat. Furthermore, during my absence from home she invariably has made it her business to be in the house and herself see those who came to call upon me professionally. Also she answered all telephone calls that came in my absence. In this way, again and again, patients who came to the house or called me on the 'phone and found that I was not at home were, through her diplomacy, encouraged to call upon me later at an hour when I was in my office.

But her greatest help to me has come from that moral support which means much to every man at certain times and which, of course, being a doctor, it seems to me, the young physician needs most of all. My professional difficulties, so far as my wife has been able to understand them, she has made her own as well; my troubles and disappointments she has shared; and, among our neighbors, by her tact, cheerfulness, and those little friendly acts which are remembered by every one, she has made me *persona grata* in a degree which I, as a bachelor, never could have been.

Also I find that, as a married man, I am regarded with a respect and, it may be, with a confidence which as a bachelor I failed to obtain. This last, though a fact of general experience, I am told, among the men of all professions, to the doctor, I believe, has a greater value than to any one else.



Talked with Her About the Things on the Tree

My wife and I have had to exercise the most rigid household and personal economy, and never during even those earliest years did my prospects seem so discouraging, viewed in the light of expenses and receipts, as they did the first year that we lived in that small house. But, with it all, we managed to pay our bills and gradually pull ahead.

I have been told often that the renting of a whole house—even of so tiny a one as ours—was an unwise thing to do and by no means necessary during a young doctor's early years. My experience indicates just the contrary. I have heard patients say, and I have observed the reflection of the same feeling in the faces of a good many more, that they didn't think much of a doctor who had an office in a boarding-house.

I am equally sure that I made no mistake in locating close to what has been called a fashionable neighborhood. While competition in my locality has been a good deal stiffer than it would have been had I lived a dozen blocks away, my percentage of unpaid bills has been comparatively small in the last few years. Moreover, such practice as I have gained is along the right lines; for it is among people who, as a rule, pay their bills, and whose good word among other people who pay their bills is an actual asset to the doctor. Mine is in no sense what is called a fashionable practice. Indeed, that sort of thing is altogether out of the question for the young doctor, unless he inherits it from his father or from social acquaintances or has back of him a sort of sponsor—a man himself enjoying a large fashionable practice. But the fact that my patients aren't all top-notchers socially does not worry me at all.

So far as I can find out, I am doing as well as many of my classmates, or as those who started in practice about the same time. And more than that, I know, in a general way, why this is so. It is not because I am cleverer than most of these other men; indeed, half a dozen of them, at least, are quicker in their diagnosis than I am, and otherwise are professionally equipped to earn larger fees than I am. They have worked just as earnestly as I have, too. But, on the other hand, several of these men, at least, have missed what, to my mind, is almost essential to the young doctor. They have not realized the importance of keeping up appearances.

By this I do not mean making a display—that would have been out of the question for me, at any rate; but I do mean having the office always in good order, the curtains at the window fresh, the floor swept, the books dusted, and little things of that sort. Also, I mean the keeping up of a man's personal appearance—not only his clothing and linen, which, however old, must be free from stains and neatly pressed, but, also, I mean a clean-shaven face, hands kept in good condition and shoes always polished.

If I could have afforded it, I believe that I would have hired a horse and carriage as soon as I took that small house. I had by no means enough practice already secured to warrant me in doing this, for I could attend easily enough to such patients as I had by using the trolley cars or my bicycle, whenever the patient was not within a few minutes' walk. But the question as to whether or not the young doctor should have a horse and carriage isn't to be decided wholly by the number of patients he actually has, or where these live. There is a factor in this problem which cannot be reckoned by such immediate values. Though I am sorry to say it, the impression made by the possession of a good-looking rig seems to count for more with a certain class of patients than does almost any other one external qualification in the case of the young doctor.

In fact, I often think that actual technical skill and medical knowledge are at a big discount during the physician's early years. So many qualities and conditions independent of professional knowledge inevitably enter into his success or failure. Again and again I have known patients to be won over and put permanently upon a visiting-list by something quite apart from the skill of the young doctor—perhaps it was a show of personal interest in the affairs of the patient, perhaps a courteous willingness to enter into the details of the proposed treatment; perhaps—well, in short, a humoring of the idiosyncrasies of the patient.

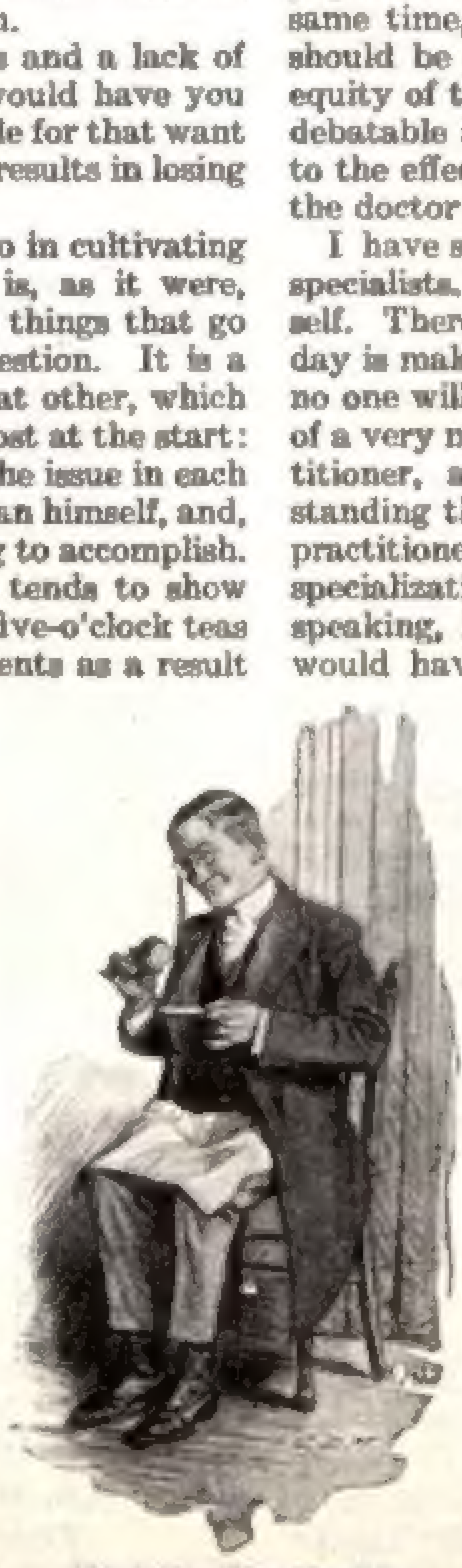
One young physician of my acquaintance made a family of seven his regular patients, and through this family undoubtedly secured at least half a dozen other paying patients, simply by showing enthusiasm over the Christmas tree in which the sick little girl of the family was interested. He carried the child from her crib to the nursery, and talked with her about the things on the tree. The mother never forgot his kindness, and not all the medical skill in the world, I believe, would have so intrenched the doctor in her liking and confidence as did that little incident.

On the other hand, I am sure that patients are frequently lost by overeagerness on the part of the young doctor—by a desire to hold specially difficult or complicated cases which properly should be turned over to one who is not a general practitioner. Also, undoubtedly, untidiness of personal dress or a dirty office oftentimes loses a really good man the very patients which his reputation or his shingle have brought him and which his skill in treatment should have held for him.

Timidity in expressing medical opinions and a lack of decision in saying yes when the patient would have you say no, or vice versa, are likewise responsible for that want of confidence in patients which frequently results in losing them.

Just how far the young doctor should go in cultivating a feeling among his neighbors that he is, as it were, prosperous and up-to-date in the various things that go to make a visiting practice easy is a question. It is a good deal the same sort of question as that other, which every young doctor has to ask himself almost at the start: Ought I to play up the social side? And the issue in each case seems to depend very largely on the man himself, and, to some extent, upon just what he is trying to accomplish.

The experience of some of my friends tends to show that the young doctor who goes about to five-o'clock teas and such things does not get enough patients as a result to make up for the time which he gives to those affairs. If he has some specialty—that is, if he is giving particular attention to the treatment of the eye, the nose or the throat—curiously enough, "playing the social game" seems frequently to do him a lot of good.



Ought I to Play Up the Social Side?

At least two men who started in a little earlier than I did, and both of whom are specialists, say that they know that they have been decidedly helped by this sort of thing, the explanation possibly being that such ailments as bring a patient to a specialist often are a hobby with the sufferer, and make of direct personal interest to her or to him any one professionally informed upon the same subject.

The point seems to be that you can easily go out too much into society, while to refuse all invitations is decidedly a mistake. To be seen occasionally at "teas" and that sort of affair may cause people to recall you when they need medical attention; while, on the other hand, if you make a practice of going out constantly, the impression soon gets abroad that you have little or no practice to keep you in your office. And here, again, the married doctor has an advantage over the bachelor, as his wife can cultivate the social end properly enough, and very probably with good results to him professionally.

Taking His Meals Wherever He Could Get Them

When I started in at office practice I found myself on the horns of a dilemma in the matter of what fee I should charge. Some of my friends who had gone through the same phase of uncertainty advised me to charge a fixed fee of one dollar for all ordinary office cases. They argued that the office patient of the poorer class promptly lost respect for and confidence in what he or she called the "cheap doctor"—in other words, the doctor who asked less than would be asked by a man who had been practicing for some time. On the other hand, to people who were able to pay more, and who had generally more intelligence, a fee of one dollar meant a saving—a saving which did not carry with it any reflection upon the professional ability of the doctor.

Other of my friends said that the only way I could get the start I needed was to adjust my fee to the financial ability of my patients individually, and so charge two dollars to the man who could pay it, and accept fifty cents from the poor woman around the corner.

Thinking it all over for myself, I fixed upon the first of these two plans, and my experience indicates that I was right in my decision. To be sure, I have lost patients who paid their dollar with protest and never came to me again, or who refused to pay it at all; but, on the whole, I do not believe that I have lost any considerable number of those patients whom it would have paid me in the end to have retained.

The average fee of the young doctor to-day, for visits and office consultations alike, during the first two years of practice in my city, is one dollar, and I do not think that if he attempted to charge the fee of the established physician he would do as well as he does now. At the same time, perhaps, a certain amount of discrimination should be exercised at all times. I do not go into the equity of the question—which, in its broader aspects, is a debatable and very hotly-debated one—but refer simply to the effect of the small or large fee upon the income of the doctor and upon the development of his practice.

I have spoken of the way in which many people regard specialists. Some day I propose to be a specialist myself. There is no doubt that the successful specialist to-day is making big money. He can charge a large fee and no one will dispute it. His work is regarded generally as of a very much higher order than that of the general practitioner, and he himself, professionally, has a higher standing than the latter. But, as long as I am a general practitioner, I cannot feel that this tendency toward specialization has done me much harm. Indeed, broadly speaking, I believe my fees are larger to-day than they would have been if the specialist had not accustomed people to the idea of paying a fair price for professional services. On the other hand, I am very sure that I have, a number of times, lost patients because of my inclination, whenever any very special ailment develops, to call in a specialist rather than to trust to my own knowledge and skill as a general practitioner.

But all this aside, one thing is certain: the young man cannot choose to be a specialist at the start. He must begin as a general practitioner, or else starve. He would find it pretty hard, if not impossible, to make any one believe that the possession of a diploma and a few years of practice and study equipped him to pass such expert opinion upon some particular trouble as the specialist is supposed to be qualified to pass.

This popular and not irrational prejudice against youthfulness in the profession is, perhaps, the greatest obstacle with which the young doctor has to contend. In no other profession does the matter of mature years seem to carry such weight with the majority of people. I am sure that if I could have started with the physical appearance of a man ten years my senior I should have done very much better financially in the first few years of my practice. When illness develops in a serious phase in the case of some new patient of mine, or, for one reason or another, he or she gets a notion that the illness is grave, I can detect almost at once, in the face or manner of the patient, that a silent debate is going on whether or not to trust me longer. And, from things I have overheard, I am confident that, in the case of one of my classmates, who is a general practitioner, the fact that he has cultivated a beard, which makes him look at least five years older than he really is, has, again and again, enabled him to retain as patients people who would not have retained him if they had not believed him to be as old as he looks and who, consequently, were reassured.

The young doctor, probably because his name is legion, seems to have come to be regarded as fair game by a great many persons whose sense of honesty and fairness is not over-developed. I have no doubt that a good many of my earliest patients thought that such experience as I gained from attending them was quite sufficient payment for whatever good I did them. At any rate, a proportion of such patients have tried very hard to make me believe this, and, once in a while, I have encountered a patient who flatly refused payment on somewhat this ground.

It is my opinion and that of my friends that the whole question of the payment of doctors' fees has no parallel in the experience of other professional or business men. By a great many people the doctor seems to be regarded as a sort of eleemosynary institution, a self-supporting factor in life, whose bills bear no relation to those of the butcher, the baker or the landlord. Moreover, the doctor himself is so hedged about by tradition in the matter of collecting what is due him, that what he gets for his services frequently becomes his finally only by the grace of Providence.

There was a time when the young physician invariably sent out his bills quarterly; and, perhaps, the larger number of physicians still do this. But within the past few years a monthly mailing of memorandums of account has become somewhat more common, and it may be that, with general acceptance of this plan, more businesslike methods in other ways will be adopted by the profession. Bad debts remain a bugaboo to the physician, especially to the young man, and possibly always will be so. "Poor collections," we politely call them.

Among my professional acquaintances, perhaps fifteen per cent. of all bills rendered come to nothing, or practically that, unless their value as teaching a lesson in patience be considered. One doctor has told me that among his patients, poor and rich, during the first few years of his practice, he is sure that a majority did not "ante up." Another man, who does surgical work, says that about forty-five per cent. of his charges for services rendered were never paid, and these services, of course, did not include the free operations which he performed (in his case in the field of abdominal surgery) and which constituted about one-half of all his work.

The same man told me that, in desperation, he finally tried the plan of turning over these poor collections to a professional dun, but with only moderate success. This is not generally considered to be the proper thing for the doctor to do. There exists a professional prejudice against employing professional collectors. Moreover, from all I can find out, collectors seem to find physicians' bills particularly hard nuts to crack. A case in my own experience illustrates this point.

A particularly obstinate and ungracious patient, whose wife, by an operation, I had relieved of a very dangerous ailment, told the collector into whose hands I put the debt owed me that I should consider myself fully repaid for my services to his wife by the opportunity I had had to study and treat her trouble, and that this had been his point of view when he called me in. Furthermore, that, so far from paying me anything, he was morally sure that I owed him, in dollars and cents, a balance above what I had charged up to him in my bill. I may add that from this man I never collected a cent, and, needless to say, I did not continue to be his physician.

Free patients are a nuisance, but, of course, a very necessary one at the beginning; and, possibly, in the end the young doctor will also be better off for having had them. They certainly help to make him known among the poorer people where inevitably he must find most of his early patients. But they seem to be of no direct advantage to him in building up a paying practice among the better class of people, and it is exceptional to find one of these free patients appreciative of the services rendered him or her.

The time given to free patients might be counted as one of the special expenses of the doctor, for I do not think that in any other profession the same amount of service is rendered without expectation of payment. It is an expense, however, which cannot be calculated, and which, therefore, is to be dropped from the estimate in balancing accounts in figures.

There are other special expenses, however, which cannot be dropped and which make a deep hole in the income of the average young doctor. A telephone has become practically essential to the physician, and there are, besides, books, professional journals, medical society fees, bills for the drugs which he must have at hand, as well as for surgical dressings, stationery, etc. Carfare in itself is a comparatively big item, while upon the equipment of the office with surgical table or other furniture of the kind the doctor may spend almost anything he likes, and certainly must spend something.

To offset these special expenses, the young doctor has, to a limited degree, certain opportunities for doing paying work, not directly involved by his regular practice. He may do some writing of a professional character for which pay is occasionally received, though most of such writing is done for professional magazines and consists in reporting cases, for which articles these magazines rarely expect to pay. This sort of writing, however, provided the man can do it sufficiently well, is distinctly useful to him by helping to broaden his reputation in the profession and by developing study on his own part. A very limited amount of semi-professional writing —that is, the popular exposition of medical or surgical

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PUPPY LOVE

THE COLLEGE WIDOW

By EDWIN L. SABIN

THE orchestra was sounding tentative notes, tuning its instruments. In all the shrinking dignity of his freshmanhood Harold, friendlily escorted, was ushered within the hall, and was presented, the fellows passing him from damsel to damsel. It was Thompson (Thompson, one of the swell seniors of this, the Beta Gamma fraternity—the fraternity which wanted him, Harold, to join it, and to-night had invited him as a guest of honor) who demanded casually, "Has he met Betsy yet?" and, upon being answered in the negative, took him in tow and led him across to Her.

He had remarked her. He had been constantly remarking her. He had noted her enter, as to such an entrance accustomed—gay, chatty, frequently accosted, and returning ready reply. He had witnessed her (witnessed with the corner of his eye) hold a kind of levee, man after man scribbling upon her dance program. Everybody seemed to know her. Evidently she was of importance—a belle. Huh! And now here was he, being presented to her.

Her name was Miss Darrow. She looked up at him so brightly that he was dazzled at once. Thompson strolled away, leaving him unsupported.

"May I have the p-pleasure of a dance, Miss Darrow?" he stammered.

About her was an atmosphere different; an atmosphere of experience, assurance, yet of willingness, which overawed him. With a challenging little smile she extended her program. He scanned it and frowned, perplexed.

"It's full, isn't it?" he complained.

"I shouldn't wonder," she said flatly. "But you don't really want a dance, do you?"

"Of course I do," he asserted honestly.

She archly reproved him.

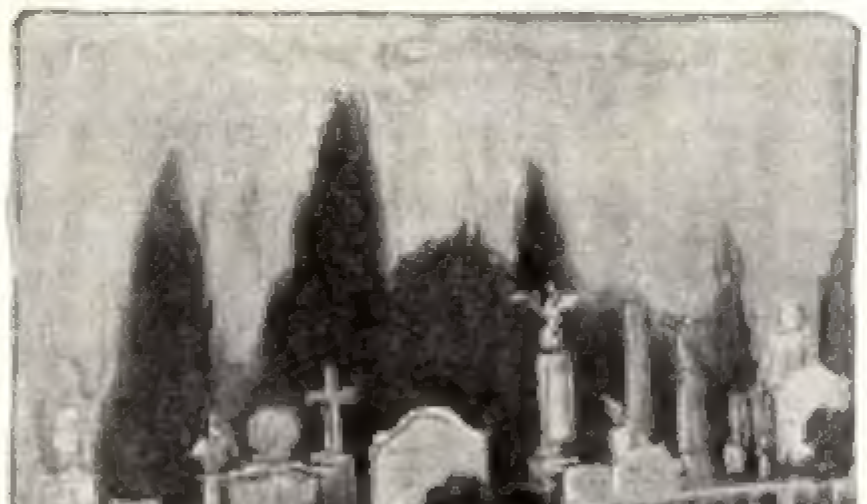
"Oh, I saw you when I first came in. I believe you've waited on purpose, before being introduced. You saved me for the last. Now, didn't you?"

"But nobody brought me over to you," he defended, bewildered.

She would not credit this.

"No, you waited on purpose," she declared gayly. The advantage was hers, and she knew it. She was sure, now, of her footing; he was a freshman. "You took dances with every other girl, and then you came to me. Didn't you? You can't deny it." She laughed up into his face.

But why should she accuse him thus? Her banter abashed him. He stammered defensively; he would have vowed—but she did not permit him any grace.



He Pitied His Roommate, and Other Poor, Dull Souls

Such cordial glances doth she ply,
So gracious is her mien,
No ordinary freshman I,
Already has she seen.

Can it be possible that none
There is who stands between?
Oh, what if I'm the chosen one
To win this wondrous queen!

"I've a good mind to pay you both back by giving you Mr. Thompson's dance. There!" she declared, with a mock threat.

"Which one is it? W-won't he care?" faltered Harold.

"It's a waltz, I think. I'll show you."

She leaned forward, and he bent down, and together, in delicious comradeship, they perused the program.

"The fifth—see?" she instructed. "Do you want it?"

He scrawled his own initials over those of the unconscious Thompson. The incitation to crime against Thompson, a senior, thrilled him. The audacity of her made him reckless. He would match it with his own.

"Can't I have two?" he queried.

"There'll be some extras. There always are," she hinted.

So he took the first extra. Thompson passed, and in his flush of triumph he ventured to hail that gentleman:

"Miss Darrow has given me one of your dances, Mr. Thompson."

Thompson only languidly smiled.

"All right for you, Betsy," he decreed, speaking over his shoulder, as he slackened not.

He did not appear to be very much annoyed, which was quite decent in him, Harold thought. Miss Darrow only shrugged her bare shoulders, and in her voice was a trace of vindictiveness as she said:

"He'll get it with Helen Sawyer, if he can, now. Helen is Tommy's girl."

The music struck up for the first number. Harold hastily, and regretfully, handed back the program and hurried away just as her cavalier arrived to claim her.

"Don't you forget," she called after him admonishingly.

Forget! As if he could forget! He tingled with the flattery of her. To think that she thus condescended to him, a freshman! About him must be something above the ordinary, recommending him. She had actually thrown over Thompson, senior and regular society man, in order to make a place for himself! Whew! By Jove! And here she came, floating down the hall in the arms of her partner—but casting a smile in *his* direction, across that unwary wight's shoulder, as she was whirled by.

What a stunning gown she wore! The most stunning in the room; and shirred and flounced beyond imitation. A bully gown. She knew how to dress, surely. Her style and her audacity (she was not afraid of Thompson or of anybody, 'twas clear) put her upon a plane by herself.

And the fifth dance was theirs. A waltz. He hoped that he would waltz to her liking. The test of his ability loomed before him, to worry; but he wished that it would roll around. She was in his set in the lancers; and in the grand right-and-left when their hands met she actually bestowed a little squeeze. Yes, and the next time she squeezed harder and laughed roguishly. He was so dazed that he scarcely came to in time to squeeze back. The pressure of her glove remained, persisting through all the figures. Gracious! He felt light-headed, silly; a species of intoxication was possessing him.

When that fifth dance arrived he was prompt to seize it, abruptly abandoning his former partner, a demure miss, very uninteresting, and hastening to *her*. She flashed her brilliant smile at him as he approached; she also, then, had been anticipating! He exulted at the compliment. Why she should have singled him out at once he did not know, but he accepted the fact. Without waiting a moment she stood, and when he reached her she was ready. Like a queen she handed him her fan.

"You carry it," she bade. "Here—I'll stick it in your pocket."

And deftly she tucked it there, inside his coat, merrily elated over the discomfiture which it pleased her to fancy he exhibited. The fan further elevated him. Ah, but 'twas grand to have it there in his inside pocket!

"We mustn't waste any of this music," she exhorted, entering his embrace.

How adaptably she fitted into his arm! Her step matched his perfectly. Once, when they were jostled by another couple and she was pressed against him, she stayed right there. She did not object to dancing "close"—not she. He exerted his skill to the utmost and held her very carefully, however, that she might not notice how close they *were* dancing, and that her confidence in him should not be abused. Her hair was in his mouth. Oh, ecstasy! And he was ranked as just a freshman!

They promenaded for a moment, and he fanned her.

"You're the best waltzer on the floor," she assured, leaning on his arm.

Could it be possible? He thought that, maybe, it could; but he modestly disclaimed. She was making fun of him.

"Now, cutie, you know very well you can waltz. Of course you do," she laughed saucily.

She called him "cutie!" By gad, she did! Almost did he retort with "Betsy," remembering Thompson's familiarity; but he did not quite risk it. However, he treasured the "cutie."

"Let's dance," she prompted; and they whirled away again.

"You're going to be a Beta, aren't you?" she queried, as warm and panting and side by side they sat, after the dance, while he plied the fan.

"I don't know; they've asked me," he answered.

"Oh, you want to be a Beta," she urged. "The Beta boys are *the* boys."

"Are you a Beta girl?" he hazarded timidly, having heard the term.

"See my colors?" she reproved, and she fondled a knot of green and pink upon her breast.

Well, well! Here was loyalty. Harold's heart warmed, and he was decided that a Beta would he be, if such a girl championed them.

"Oh, you want to be a Beta, of course," she repeated.

He was ready, then and there. And when he had joined, he would get a dandy pin the very first thing, and she should wear it. He dared not tell her so now; but when he had procured it perhaps he would be emboldened to proffer it, and *perhaps* she would be willing to accept it.

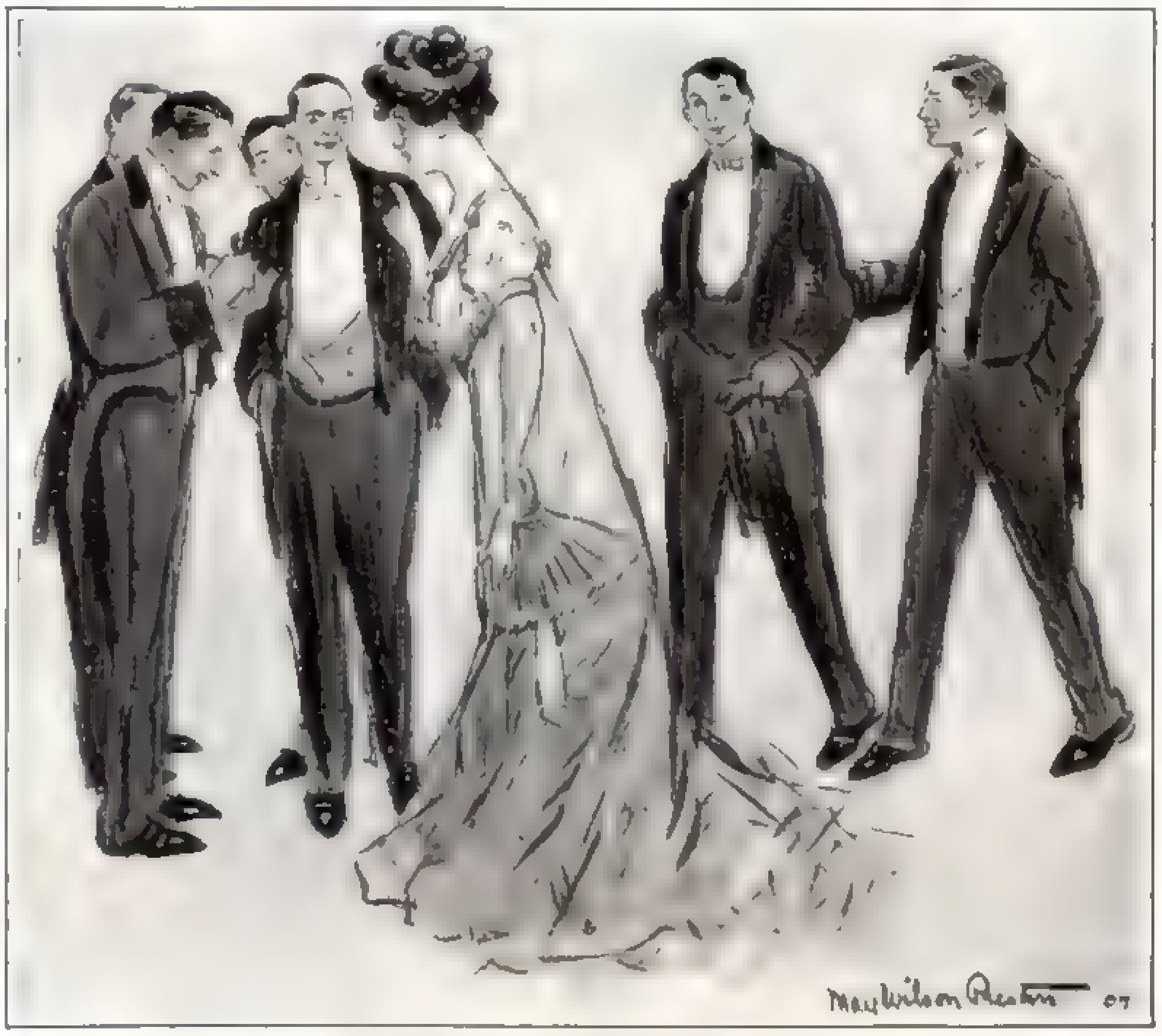
Reluctantly he left her, for the next dance was being signaled; but, folding the fan, he adroitly slipped it into his pocket, where it had been before, and venturesomely bore it away! He was afraid that she would perceive and summon him back, and humiliate him by demanding it; but she didn't. He had been sly, he had. Only, when in the dance they neared each other with their partners, she reached out her hand.

"My fan, please," she ordered coolly; and when he had surrendered it, foolishly flushing, she laughed at her own acuteness, and he laughed back.

When their extra came she tucked the fan inside his coat again, laughing triumphantly as he submitted; and there it stayed, somehow, for when he arrived at his room, after all was over, the fan was in his pocket!

His brain was whirling. He wanted to tell his roommate, who was snoozing, but his roommate had not been of the elect that night, and might not understand. Moreover, this secret—this secret of the wonderful girl whom he had met—was too sacred.

Ah, but she was a sparkling beauty, a veritable queen. Maybe he had not come upon the scene too late, and stood a show there. She had styled him "cutie"; her audacity was exquisite. How merry she was; she was laughing with him all the time. Never had he known himself to say such bright things—and yet they did not always seem to him especially bright, either. But she was different from the girls back home. She kept a fellow guessing—you bet! "Betsy!" He would "Betsy" her some time, if she didn't look out, in return for her "cutie." How instantly they had been upon an easy footing—just like old friends. She perfectly understood him. What bully teeth she had, and what frank eyes, and how she could dance! She danced through that two-step with him without stopping, and never seemed a bit tired. Remarkable! *He* wanted to stop, all right, for breath, but he was ashamed to. And waltz? Gad! Regular fairy. He didn't have to guide her, even. He wondered if the fellow who brought her had any claim on her. Thunder! Would a freshman have much chance? Could he cut that other chap out—he, Harold? He could not fathom how a girl like her had been overlooked—but she was only waiting for the right man. She was popular; her program had filled quick. Perhaps *he* was the right man! Whew! Wouldn't she take the shine off the girls back home, though!



Took Him in Tow and Led Him Across to Her

Anyway, he had her fan. He spread it upon the table and examined it as he undressed. "Elizabeth Darrow," was it inscribed, in a typical, dashing scrawl, across the top; and was covered with fellows' names all over. His own name was there, too, in plain sight. She had even helped him find a spot whereon to put it!

He would hang up that fan as a trophy. No, 'twould be mean and ungentlemanly so to do—thus to expose it to vulgar eyes. He would hide it and gloat over his knowledge—that is, if she did not demand that he return it. And what was this? A glove! He remembered. She had impulsively doffed it, because of the heat, and he had taken care of it for her. Dear glove! He hoped that she was not very angry with him for bearing it off; the act had really been unintentional. A number six, wasn't it? Slender, limp. Perfumed? No. Smelled kiddy, is all. He would carry that back, anyway, because it must be quite valuable. He would take it back Friday night when he called, and he must not forget it.

For he had a "date" with her—with the queen of the ball! Think of that! She had asked him to call, and they had agreed upon Friday night. Her house was at the end of 'Varsity Avenue, she said; the last house on the left hand, in a yard with an iron fence. He couldn't miss it. Yes, sir; he had a "date" with her—with this marvelous, entrancing, bewitching Miss Darrow! Think of it! And he had met her that night for the first time!

Well, possibly it would do no harm to leave the fan lying about, as a careless token for his roommate to behold; but the glove he smoothed and folded (precious glove!) and laid away under his shirts in his bureau drawer. He slept ill. Through all his dreams ran mocking laughter and piquant moues, and the presence of Her; all the night he danced and exchanged repartee; and he awakened well worn-out, but exultant still.

On Friday night some of the boys wanted to take him calling, but he declined. Had another engagement. However, he did not tell even his roommate where he was going. No. He had discovered Her, and no roommate should encroach upon those preserves. He only dressed with much care, and sallied forth—fearful lest he should be interrupted, or lest some of those importunate fraternity spikers should follow him and he could not shake them off. The street of the little college town was dusky and shaded. The last house on the left and set away back, behind an iron fence. This must be it. The gate clicked, closing; he traversed the graveled walk, and, with his heart in his mouth, he mounted the porch steps and dared to ring the bell. She herself opened wide the door! He had made no mistake, and she had been expecting him, for she smiled upon him without the slightest trace of astonishment, and said readily:

"Good-evening."

He deposited his short overcoat and his hat in the hall, and then she conducted him through portières into the coziest little parlor imaginable, with a couch in it banked with college and fraternity cushions. And so here he was in that cozy parlor—in a regular sanctum sanctorum—with Her!

She looked new to him, in her red housegown with a trail to it—but no; she was the same bewildering princess; the same "Betsy."

He noted jealously that the mantel was arrayed with photographs—of college fellows, evidently. Humph! And he also noted, with a pang of despair, that she was wearing somebody's fraternity pin—a Psi Omega pin, he thought it. Again, humph! He seated himself upon the couch; his heart was suddenly heavy. But she brightened him up

"Did you bring me my glove?" she demanded, without preliminaries.

He had, but he would tease her.

"What glove?"

"No-o-ow!" she cajoled him archly. "Don't try to fib. Give it to me, please."

Still he pretended obtuseness.

"I know you have it," she asserted. "You must give it to me. I want it. And you stole my fan, too!"

Was that it? He exhibited a finger-tip.

"Give it to me!"

Under his delightful teasing she waxed belligerent; she would wrest it from him—yes, she would! He allowed her to try. Oh, the bliss of her, in her red housegown, exerting against him. "Ouch!" There—he had hurt her hand. Po-o-or little hand! He was abashed. How had he hurt it? He might see. What a dreadful, dreadful thing to do—to hurt her tender hand. Po-o-or little—confound whoever that was, who had arrived and had rung the door-bell! She snatched the hand away, and, over her shoulder, as she left, enjoined:

"You can't go until you've given me my glove, remember."

By this he interpreted that she conferred upon him the right to stay. The intruder proved to be Assistant-Professor Alonzo Osthaus, of the department of mathematics in the University. Professor Osthaus was a precisely-mannered, innocuous young man, with whom calling was a matter not to be lightly performed; but Miss Darrow skillfully humored him, and, to Harold's disgust, engineered a three-corner conversation, impartial to them both. And Professor Osthaus stayed on. Harold was really ashamed of himself when finally he permitted that gentleman to leave, preceding him.

Miss Darrow bade Professor Osthaus a most cordial, winning good-night, and when he had crunched away down the gravel walk, Harold (uneasy that he, a freshman, had out-sate a member of the University faculty—even a very stupid member) prepared to follow; but Miss Darrow immediately planted herself between the portières of exit, and reminded shrewdly:

"My glove, please."

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JACK SPURLOCK—PRODIGAL

CONTINUING LETTERS TO UNSUCCESSFUL MEN

In Which the Prodigal Reaches the Last Ditch—and Jumps

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Dear Uncle Bill:

One morning I woke up in my ten-dollar-a-day room with a vague feeling that something was going to happen, but I was mistaken. It had happened the night before, when the prince of pawnbrokers had lent me two dollars and I had thrown all my good resolutions to the winds and had gone on a mad beefsteak debauch. Now there's one difference between a beefsteak bat and all other kinds—you're bust just the same, but you don't have to go through your clothes to find it out. I knew before I got up that, unless I'd been burglarized while I slept, I had a solitary, inestimably-precious ten-cent piece under my pillow.

At last I was a thoroughly reformed character. I had stopped drinking first; stopped smoking next; and now the last of my bad habits was about to go by the board, for I should have to stop eating.

I devoted all that morning to a careful and systematic canvass of Sixth Avenue, and when my researches were over I had mapped out the most complete little free-lunch route in New York City. I breakfasted finally in the one where the management had spread the board with the most liberal hand, and I kept right on breakfasting until a coarse, ill-mannered employee hissed in my ear: "Buy again, Clarence, or it's the bung-starter for yours."

I didn't choose to buy again, nor did I care to have the bung-starter for mine. So I made for the street, without, I trust, showing any undue haste or apprehension, though I couldn't resist a glance back over my shoulder as I went through the door. That, I have since learned, was a *faux pas*, and would have warranted the gentlemanly barkeep, had he seen it, in concluding that I was *persona non grata* in our best saloons.

It's curious how a fellow will swallow insults when he's on his uppers, for which he'd lick any one if he had money in his pocket. "A man's a man for a' that," but he doesn't assert it with quite the same conviction when he's lost the guinea stamp.

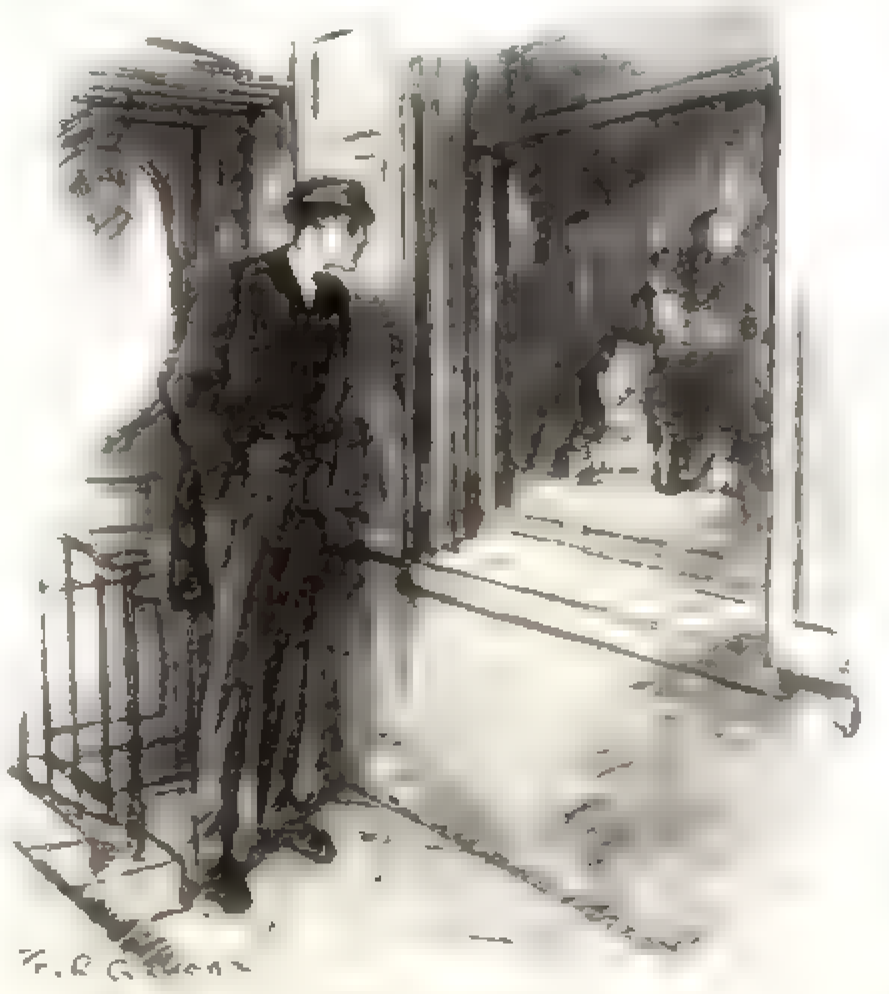
At six, I dropped by number two on my list, and dined, having due regard this time for the proprieties of the set in which I was moving. Luckily, the place was full of honest working-folk, making their simple preparations to take home their empty dinner-pails full, or to go home full with their empty dinner-pails. It was awfully interesting—quite like a cartoon in Puck, or one of those ripping speeches that Senator Beveridge makes.

When I got back to the St. Regis I put on my evening clothes, and sat around the lobby hoping that something, I didn't quite know what and didn't very much care, might turn up to help me out of my hole. But at heart I had the sickening certainty that nothing would; and nothing did, except a bell-boy to touch me for a telephone message that I hadn't paid for, and an acquaintance to borrow a hundred. It put me in a glow of pride to think that any one imagined I had the price of a telephone call; and I felt so chesty over being touched for a hundred that the man left with an unshakeable conviction that I had it and was too mean to give up. But my elation soon simmered off, and by ten I would have sold my precious birthright to do as I darned pleased if only Satan, in the guise of the governor's lawyer, had happened by to tempt me. Yet, even Satan, who had always been hanging around when I had plenty of money, seemed to have no use for me now that I was broke, which led me to reflect that there must be a good deal of compulsory virtue in the world.

I woke up next morning dreaming that a regal repast was being served to me in bed, so of course I turned over to finish the dream and to order some strawberries that the waiter had overlooked. Just to show what rotten luck I was playing in, I dreamed the second time that I was starving, and no food within a thousand miles of me. And when I woke up it was no dream at that.

I was at the last ditch, sure enough, and it was full of mud. So after drinking a refreshing pitcher of Croton water, I shaved and dressed carefully, and started to walk the dreary miles downtown to Jim's. All the way I was haunted by a depressing fear, which grew into a certainty as I got nearer the office, that I should find Jim out of town. It wasn't quite so bad as that, but the lazy dog wasn't down yet, the boy explained, only he called him Mr. Carson. Probably Jim had been up late the night before, stuffing and guzzling.

I wandered off toward the East Side, killing time and raising a maddening appetite by looking in at restaurant windows and wondering which I'd rather have—the double porterhouse marbled with firm, white fat, or the pair of exhibition canvasbacks. I'd always taken food for granted, but apparently there were conditions under which a man couldn't get it except by begging or stealing.


Killing Time and Raising a Maddening Appetite by Looking in at Restaurant Windows

After that morning I can never feel quite the same about some things. I'd missed a meal often enough before, but I'd always known just where it was if I'd wanted to take the trouble to go after it. And I'd been hungry before, but it had always been a polite hunger. Now, for the first time, I was looking that old wolf Want in the eyes, and beginning vaguely to understand why men lie and cheat and steal for a few pitiful dollars.

It takes a man who's been born rich to be a really tight wad, but I'd often noticed curious and inconsistent streaks of meanness in even the most generous men who'd come up from poverty. Now I knew that it was because a man who has once felt the wolf-fear can never quite forget it. No matter how rich he may become, every now and then he fancies that he sees the wolf skulking in the shadow ahead, waiting for a chance to pull him down. Right there I decided that once I got my rubber band around a neat roll of the needful again, I'd hustle over to the nearest trust company and create a beefsteak endowment fund, with me as the endowee, or whatever they call the boy who draws the tenderloins every quarter.

I was a long way from Jim's office by the time I had this worked out, and in front of one of those cheap restaurants where the waiters are all trained acrobats and the patrons all sword-swallowers. Still, it looked mighty good to me, and the neighborhood was permeated with such a solid, satisfying smell of fried onions that I hesitated to leave it. When at last I started to turn away, a small sign, swinging beside the door, caught my eye:

WAITER WANTED

"Waiter wanted," I repeated slowly. "Why not? Waiters eat. By gad, I'll do it; I've got to do it; so here goes," and I dived into the restaurant.

I found the proprietor talking to the lady cashier, who was snapping out her answers on the upward movement of her gum.

"Well, what do you want?" he asked, turning toward me and evidently prepared to answer: "Those eggs were strictly fresh, and you've got to pay for 'em."

"I'm the waiter you're looking for," I replied.

He ran me over with his eye, and I could see that he didn't share my confidence. "A hell of a waiter you are," he finally brought out, and spat his contempt into a handy cuspidor.

"On the contrary," I returned, "I've had experience in some of our best restaurants ——"

"Bein' waited on, by the looks of them nails and the creases in them pants," snapped the lady cashier, though her glance was not altogether unkindly.

I made a mental note to disguise my nails for the part next time, and admitted: "Well, you're not so far wrong, but whatever appearances say, I need work, and I need it quick. Give me a show and I'll make good." I talked to the man, but I looked at the girl, for I felt that if I were to get a job it would be with her help. Lovely cards for the young prince, wasn't it? That was where I decided that if ever I had a son he'd be taught plain cooking and waiting, so that when he got out to support his poor old father he wouldn't have to own up to being a dub at everything except the classic philosophers and the Elizabethan drama. Yet that's what they'd started me out to make a living with.

"Oh, I can't be bothered," the man began impatiently, but the girl cut in with:

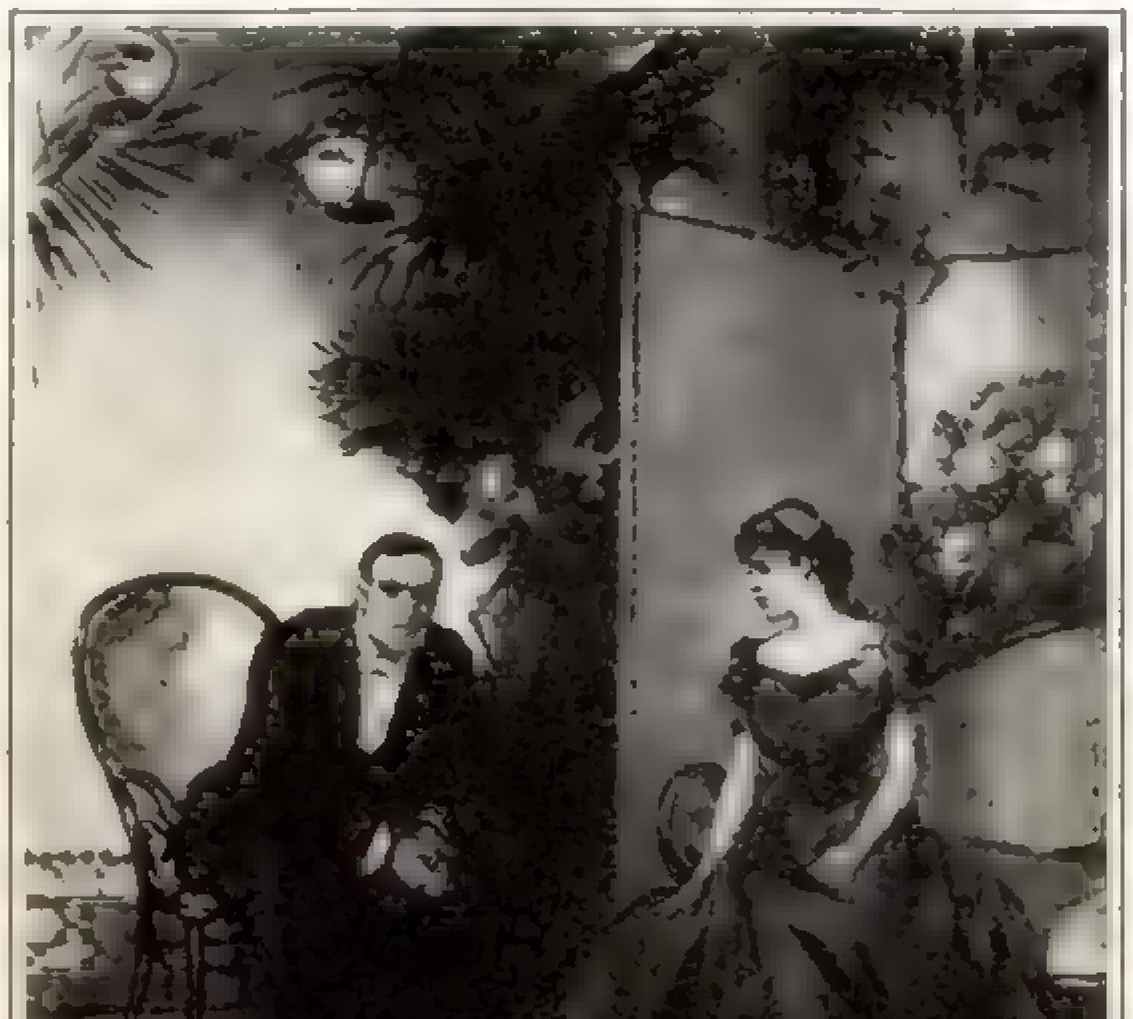
"Aw, give the gent a show, Bill. Can't you see he's up against it for fair? It won't do any harm to try him till a regular turns up, anyway."

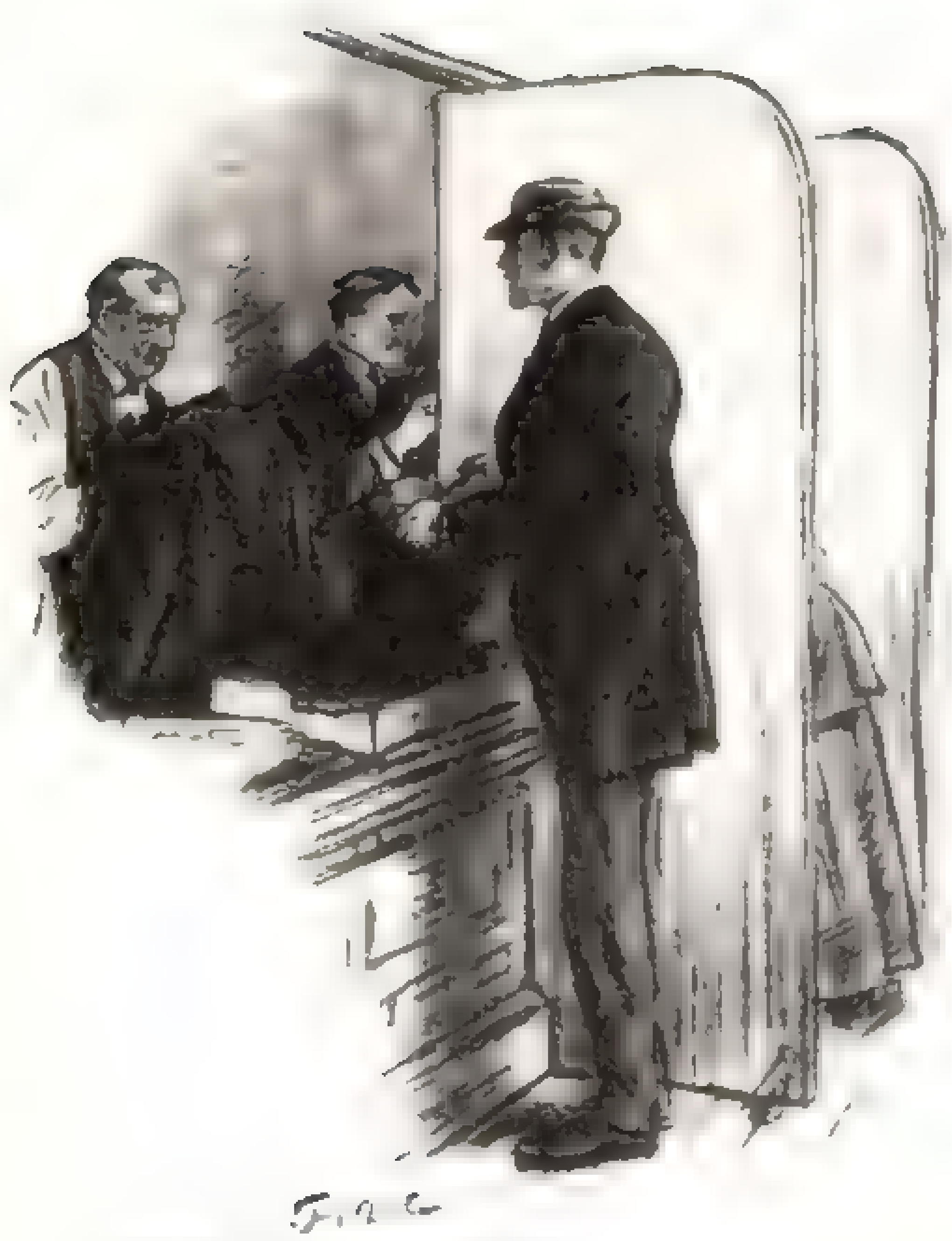
The girl was the real boss, as I had suspected, and the man finally gave a grumbling assent. "Well, go back and take your coat off and get an apron. We'll try you on," he said. "And tell the chef to give you your breakfast, Ferdinand," the cashier added.

God bless that girl! She chewed gum, which I hate; and wore a rat in her pompadour, which I loathe; and said "I have went," which is the unpardonable sin. Anyway you sized her up she was in as bad taste as a diamond stud in a dirty shirt, but she was certainly Miss Abou-ben-Adhem with me that day. All the precious memories of life aren't laid away in lavender; one of mine will always be redolent of fried onions. And speaking of precious memories—that breakfast!

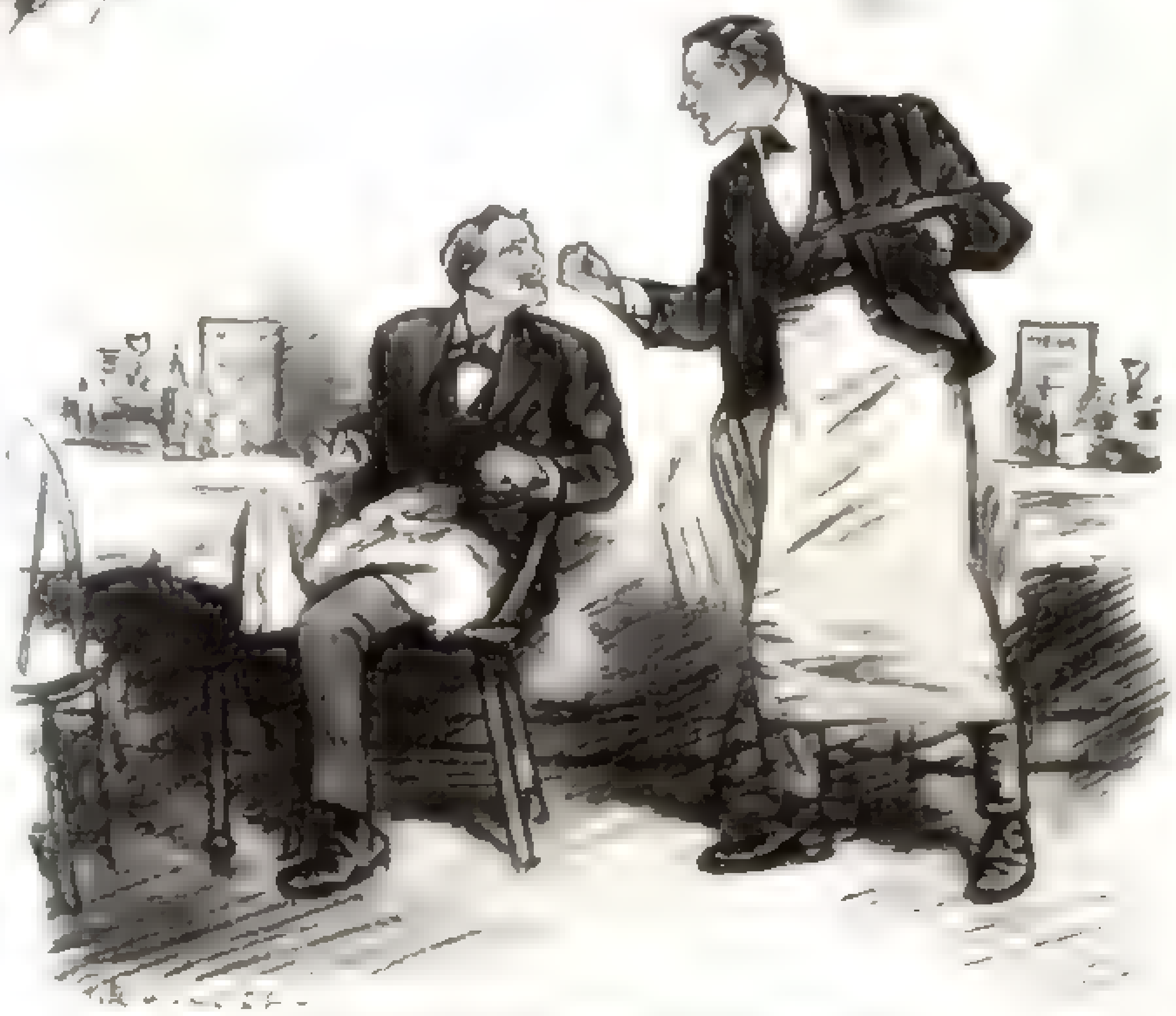
After I had exhausted the visible supply and the patience of the cook, he chased me out on the floor in a clean apron—at least he said it was clean, and it was by comparison with those of the other waiters. The "early lunchers" were already coming in, and the rooms rang with cries of "One embalmed, with a wreath," meaning, I discovered, corned-beef hash with a poached egg on top, and similar euphemisms that stirred the spirit of emulation in me.

After all, Pandora's box isn't so very deep, and a fellow has only one set of emotions for all places and all occasions. In my apron I felt very much as I had back in Akron, when I walked out on a ballroom floor wearing my first dress suit—a little sheepish, a little ill-at-ease and wondering whether every one wasn't on to me. First I went over to the cashier for inspection, and she nodded her approval. "You'll do, Ferdinand," was her comment. "Now take that gent's order and remember this ain't no Waldorf. Our customers expect the boys to have a little snap and jolly their grub along."


I'd Have Been a Dog had I Asked Her to Marry Me



The Prince of Pawnbrokers had Lent Me Two Dollars



"What D'yer Mean by Gettin' Gay and Insultin' Me?"

I went to the gentleman and inquired his pleasure with: "Well, Sport, what'll it be?" a form of inquiry which appeared to possess the requisite amount of snap, for he responded with a demand for chops, eggs and a glass of milk. Thinking to please my patroness by showing her that I had caught the idea, I sang out to the cook, "Baa! Baa! Cluck! Cluck! Moo-o-o!" and glanced fatuously at her for approval. But, instead of beaming back, she called me to her and said: "Cut it out, Ferdinand. Them Call-of-the-Wild, dicky-bird stunts is barred in this joint. We ain't runnin' no livery stable. But everything else goes, just so you remember to always be the gentleman."

I was rather crestfallen, but I promised her to remember, and hurried off to wait on some new customers. And I got along without further breaks until some of my "lunchers" began to pay off. Most of them took their checks to the cashier themselves, but one fellow handed me the money to pay for him. When I brought back the change he picked out a nickel and offered it to me. I really didn't understand what he was up to, so I asked briskly: "What's that for?"

"For you, of course," was the expansive reply.

Then the full horror of the situation dawned upon me He was trying to tip me

"Thanks awfully," I protested, in a panic at the thought of touching that five cents' worth of pollution, "but you really mustn't, you know. I'm just as much obliged to you and all that, but it's really against the rules, you know."

The man evidently thought that this was some new kind of sarcasm, called forth by dissatisfaction with the size of the tip. His grin shortened to a snarl and his under lip shot out.

"You damn sparrow," he roared, "what d'yer mean by gettin' gay and insultin' me with that kind of fresh talk? Not enough, hey! I'll give you enough. I'll learn you," and he reached for me

I wasn't there, but my fist was, and it sent him sprawling, chair and all. Evidently he was a valued patron, for the proprietor hurried to help him to his feet. In the rush of customers for a look at the scrap the cashier, who had left her desk, whispered in my ear: "Back to Fifth Avenue for yours, Ferdinand, and hump yourself. His nibs is a fly cop and he'll pinch you, sure. Take the back door and do a disappearin' stunt up the alley."

I was still red-hot, but on the whole it seemed to be sound advice, and I humped myself, shedding my apron and putting on my coat as I passed out. Cautiously, and by devious ways, I worked back toward Jim's office, scared one minute half to death at the narrow escape I'd had from a free ride and some unpleasant notoriety, and exulting the next at the thought that I had so promptly avenged the insult of that proffered tip.

Jim was in his office this time, but the thoughtless pup had already had his luncheon. "Hello! Sporty Boy," he called as soon as he saw me. "What now? Ain't the governor doing the doting parent yet? Does he need another swift kick into the path of love and duty?"

Jim and I had always been mighty good friends ever since one night when, as freshmen, we had tried to coax an Angora cat out of a farmer's yard, only to discover that pussy was a skunk. Of course, we had had to see a good deal of each other in the days following, and the friendship thus begun had continued down to that final episode when, as seniors, we had gone in sportive mood to our tailor's, and had ordered some "pants made princesse and lined with black satin." He had made them, too, and had threatened to sue us when we balked at paying.

I'd touched Jim a thousand and one times in the past, the one time being the day that he'd had it to lend, and he hadn't entirely ignored me in periods of financial stress. But now, though I'd come to his office with the idea of separating him from a hundred so quickly that the operation would be absolutely painless, and then of telling him my pathetic story, I found myself holding back and even swelling up into my old self. I suppose the breakfast had heartened me, but for some reason, now that I actually needed money, I shrank from borrowing; and now that I had real troubles to tell, I felt an instinctive desire to keep them to myself. So I only answered:

"Whatever psychological impulses the governor may have received from you, Jim, there wasn't one to kiss and make up among them; so I'm now reduced to the horrid, if temporary, necessity of going to work."

"You work!" Jim exclaimed. "That's bad. Better try to stick it out. For what can you do, Sporty Boy?"

"Not a blamed thing."

"I thought so; well, we'll have to follow the old prescription, and make an editor of you," and Jim knitted his brows thoughtfully. Then, bringing his fist down on the table: "By jinga! the very thing! Here, let me feel your bumps," and he made an imaginary pass over my head. "Just as I supposed —gall—curiosity—imagination—invention—minding other people's business—all highly developed. Reverence — respect — accuracy — practically aborted. This is fine! This is grand! Why, man alive, you're a natural-born reporter. You'll make a wonder—a peach! Come along with me and I'll fix you up in ten minutes."

I felt a little dubious. "Do you really think I could do it, Jim?" I asked. "Now, joshing aside, those fellows that write for the papers are no end sharp and clever."

"Do I really think you could do it?" exploded Jim. "Do I really think that a hog can root? Why, Spur., I pledge you my word that you can't help doing it—you were born to do it. It would be a crime not to do it—strangling a Horace Greeley in the cradle. Come along, and drop this sweet-young-thing business. Be yourself; be brassy, and Sam'll snap at the chance to get you. He knows the hot stuff when he sees it."

On the way Jim unbosomed himself. One of his friends was the city editor of a yellow newspaper, and it was on him that he proposed to unload me, after enjoining him to keep my relationship to Con. Spurlock quiet. This was simple enough, as I really knew very few people in New York, having gone direct to Harvard from Akron, and having been away, of course, through the summer vacations.

Jim's friend was a good fellow, with nice instincts when his profession of yellow journalism permitted, but he didn't seem to share Jim's enthusiasm. Instead, he put forth some extremely discouraging remarks about things being slow, and having to turn away old men. It really seemed a shame to bother him, and I began to apologize for it. But Jim wasn't to be put off so lightly. In fact, the only way to put Jim off was to put him out.

"Oh, I know all that, Sam," he returned, waving it aside airily. "But there's always room for a star man on any staff, and you've got to have Spur., really. Your sort through and through—yellow as a pup. He's got it in him," and he tapped his forehead significantly.

I tried to back Jim up by looking intelligent, but Sam's cold, leaden gaze, as he politely, but firmly, explained that he didn't have to have me, and that he simply wouldn't have me, reduced me to stammering imbecility. "Of course," he wound up carelessly, "if Mr. Spurlock cares to drop into Mrs. Hamilton's ball to-night, and picks up anything that will make a good story, we can use *that*. We're covering it through the basement, but something good which the servants don't really get is always likely to break loose at one of her shows, especially when Tom Burnett's around."

"Fine! Fine!" Jim exclaimed. "There's your chance, Spur. You can break in with a bang on this. And, Sam, tip the night editor off to let his story run. He'll get a good one; don't you fret," and before I knew it Jim had me out of the office.

"But, Jim," I protested, as soon as we gained the street, "I don't know Mrs. Hamilton, and I haven't an invitation to her ball."

"But you have a dress suit, haven't you? And, if you had an invitation, you wouldn't feel that you could do this honorably, would you? As it is, you can cut in with a clear conscience. There'll be a crowd, and some people that you know are sure to be there. They'll think that you were invited, and if you mix it up with them every one else will. Even if it does come to the worst, you can always think

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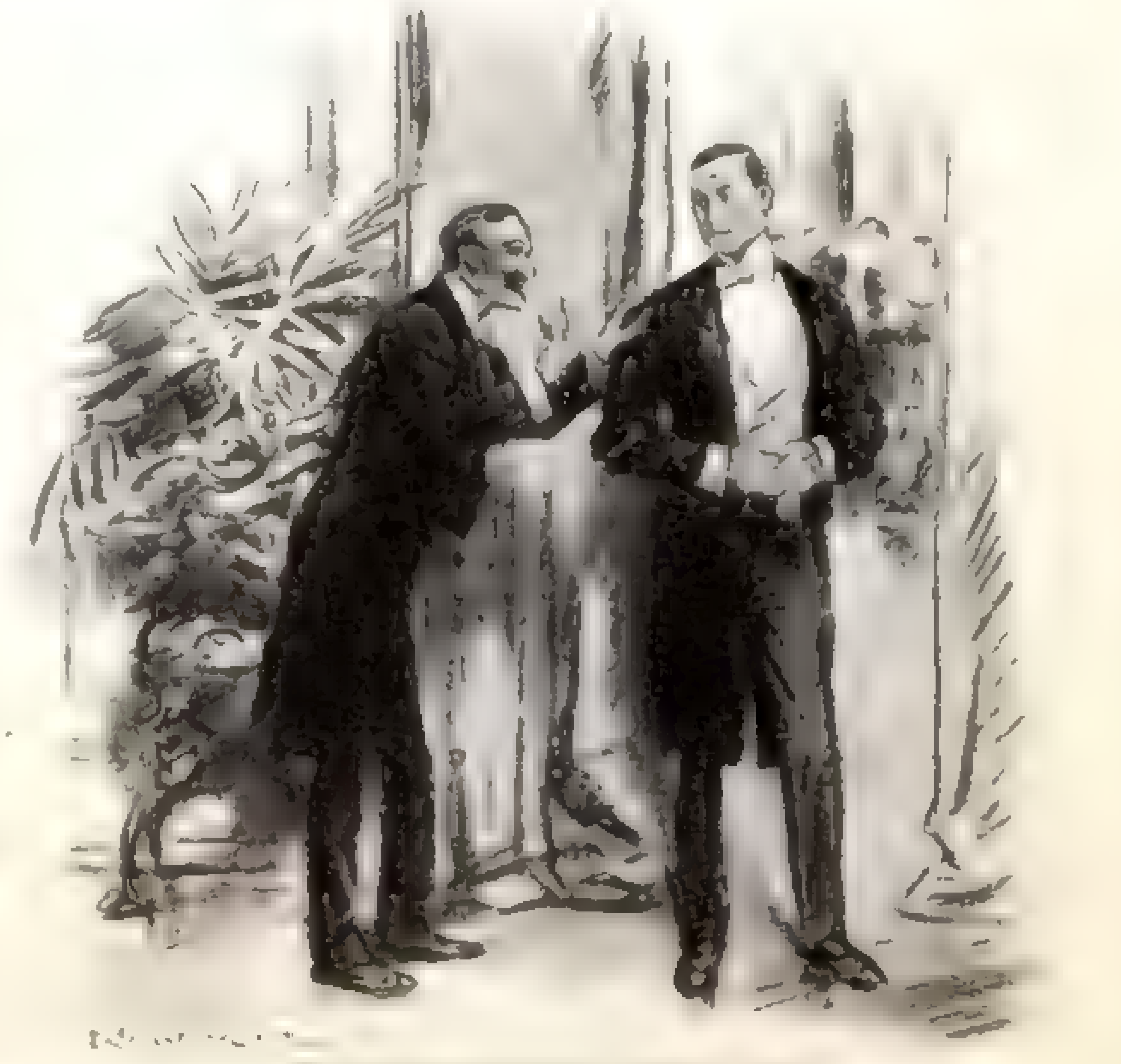


"Forget it and Come Along with Me — See?"

LIMITING OPPORTUNITY

MANUFACTURING

By JAS. H. COLLINS

THE young man with the ambition to be a manufacturer asks: "What are the opportunities—do I stand any chance at all against the trusts?"

Echo comes back with another question: "What do you want to manufacture?"

Take the trust problem as a whole. Survey the tremendous concentrations of capital and industry, the corporations lined up one after the other, from the billion-dollar Steel Trust to the two-million-dollar United States Whip Company. Read biographical sketches of high-salaried men in control—men whose ability seems to be almost superhuman. Read the stories of failure, the court records of criminal oppression and discrimination. As a whole, it looks discouraging

But the moment a young man designates the industry he wants to enter, this trust question as a whole, with its ethical aspects, slips off his shoulders. He finds himself face to face with *his* particular trust—the one that controls the finished product he means to make. There may be another that got in on the ground floor in his raw materials. Either or both may be tough antagonists, old in cunning, hardened in sin.

Yet it will be an exceptional field this young man has selected if he does not find in it a few independent manufacturers holding their own. These may be men of more than average ability. They may have, combined, not fifteen per cent. of the business to the trust's eighty-five. But if our young man happens into a field of that sort, he must remember that he has hit on an industry where things are as black as they could very well be.

When a Country Merchant Came to New York to Buy Goods

In other industries, despite trust domination, he will find independent concerns marketing half the output, and from that on downward the proportion of independent business will increase until the so-called "trust" is only the largest house in the industry and exercises little control or none, being organized chiefly for manufacturing efficiency. A step still further, and the young manufacturer-to-be finds himself out of the trust environment altogether, among the smaller industries, the specialized industries, the concerns that depend on patent rights or excellence of product for support.

This latter field is, perhaps, much larger to-day than is generally known. According to the census of 1905, there were 216,262 manufacturing establishments in the country, with a total output of $14,802,147,000. This census eliminated the neighborhood and hand industries, as well as plants producing less than $500 a year. So it was strictly a factory census. Now, exactly 62 per cent. of this great output came from factories producing less than $1,000,000 a year, which would eliminate a large number of the trusts, and 41 per cent. came from plants producing between $100 000 and $1,000,000, which looks like comfortable, prosperous business. Nearly 53 per cent. of the factories are owned by individuals, and 22 per cent. more by firms, leaving 23 per cent. in the hands of corporations. It is true that this 23 per cent. of corporations produce three-quarters of the whole output, hold nearly 83 per cent. of the capital and pay 72 per cent. of the wages. But it must be remembered that there is to-day a tendency toward the corporation as the most convenient form of business organization. Not all corporate activity, therefore, is trust activity.

If these census figures seem vague and far away, then let the investigator look among the factories of his own locality for the small concerns that have sprung up since the trust era began, and which have succeeded entirely through the ability of their promoters. The stories of success that will be brought to light are wholly encouraging.

Some of the most vicious trusts are not incorporated at all, and hardly known to the general public. These exist as associations of manufacturers. They aim to keep up prices, and may hamper or drive a newcomer out of business by imposing a uniform scale for his product or refusing to sell him raw materials. But their chief effect is on the consumer. Many are organized to help the retailer keep up his profit in the face of competition.

One of the best examples of this sort of combination is the American Bankers' Association. In the past few years, by high-handed and repressive measures, this association has almost driven out of business a class of men noted for their enterprise. These are the bank burglars. A bank burglar nowadays has to steal less than $25 from an association bank to be put into prison for a year. Trust methods have fixed *his* clock.

Some of the smaller industrial corporations are less pleasant antagonists than the big trusts in the limelight, because there is less business in their industries to divide. One, for example, in an industry that would seem to be almost uncontrollable, has held as much as sixty per cent.

How far the so-called "trust methods" are peculiar to trusts is a question to stagger Solon. There are numerous cases in which combinations of retail merchants in small towns have tried similar tactics against mail-order houses, going to their local newspaper publishers and announcing that, if mail-order advertising continued to appear in their papers, all local retail advertising would be withdrawn. Not long ago a retired manufacturer in New York City told how, in the early seventies, before even Standard Oil was of much account, he began to make umbrellas as a side-line to another business. No umbrella trust existed, nor even an association of manufacturers. But several of the larger manufacturers intimidated the little makers of umbrella findings—sticks, frames and tips—and the movement was just as efficient as though it had been managed by a billion-dollar corporation.

But why need the young man in search of a manufacturing opportunity seek to enter one of the staple fields occupied by corporations? He ought to look into fields other than those where staples are made. He ought to investigate where the product is carried further, and originate and improve.

It is not much more than fifteen years since Harry B. Tremaine, then twenty-five years old, had a job as salesman for a paper house. His father conducted a tiny business, manufacturing small musical instruments which were sold chiefly to blind men, who ground them on corners. These music-boxes had a few organ reeds and were operated with a crank, a roll of perforated paper playing the notes. A pedestrian might pity the blind man and drop a penny in his cup. But he could have only contempt for the musical equivalent rendered.

Young Tremaine became very much interested in the principle of these hurdy-gurdies, and, working with men who knew more about mechanical principles, set out to develop something of the same sort that would be of sufficient artistic merit to sell to people who bought organs and pianos. After a time he succeeded. This perforated-roll idea was applied to an ordinary cottage organ, and good music was cut for it. The instrument sold well. But only the piano is widely popular in this country. The idea had to be carried further. A perforated-roll apparatus that would play a piano could be made a hundred times as profitable commercially. There were some more experiments, and eventually the Yankee piano-player was produced, a mechanism probably as important in its day as was the sewing-machine in 1846.

To-day Tremaine, forty years old, heads a $10,000,000 corporation making these instruments, and isn't even in Who's Who? There are also seventy-five other manufacturers in the field. The piano-player has been carried a step further and put inside the piano case. In 1906, it is estimated, we produced 20,000 of these instruments, valued from $5,000,000 to $7,000,000. Their effect on the piano industry has been so good that 275,000 pianos were built in the same year. We hold the foreign trade in these players. They are distinctly a "Yankee notion." Hardly any European manufacturer produces them, though they are widely popular abroad, especially in England. The industry at home is growing fast, yet the makers find it difficult to turn out piano-players quickly enough to meet demand. Fifteen years ago this whole industry lay hidden in a musical nuisance. Not a dollar was spent for such instruments, and not a salaried man or wage-earner made his living out of them.

A Bank Burglar Nowadays has to Steal Less than $25 from an Association Bank to be Put into Prison for a Year

An industry like that which has grown up with the automobile offers a fairly free field, not only in the making of motor cars themselves, but in the invention and manufacture of accessories. In fact, this particular industry is developing along specialty lines. The motor-car manufacturer gives his attention to development, and looks to other manufacturers for his castings, gears, tires, etc. Last year we finally passed France in the number of automobiles produced, and now lead all the nations. The output was $60,000,000. In 1900 it was less than one-tenth this sum.

About 1889 the authorities of New York City chopped down the telephone company's poles to force its wires underground. The telephone company was then regarded as a hideous eight-tentacled octopus. But the total number of 'phones in New York City was then only eight thousand. Last October the company put in as many new ones in a single month, and now has nearly four hundred thousand. In 1894 the important Bell telephone patents expired, and this field was thrown open to every one. At that time the number of 'phones in the United States was two hundred thousand, or half as many as in New York to-day. Last year there were more than six million, half under independent control, and this year two million more will be installed. The industry is growing twenty per cent. annually, and represents a gross business approaching two hundred million dollars.

Thirty years ago the young man who intended to stay in his home town usually became a lawyer. To-day it would be quite as genteel and a good deal more profitable to become the town telephone magnate. Hundreds of independent companies have been organized by young men with initiative enough to get the farmers together on a fence-wire line. Some young men naturally had more initiative than persistence, however. These probably dropped out, and the fellow who had the most persistence in five or ten townships became the controlling factor in a merger of several neighborhood systems. From that, perhaps, he went on to larger things. Stanley Lichty, of Vinton, Iowa, started in on such a basis. To-day he controls a 'phone system capitalized at two million dollars. He got this control by having persistence, or "nerve" as they call it in the telephone business.

Growth has only just begun in telephones, they say, and opportunities are better than ever before. As fast as youngsters come out of the technological schools they are grabbed up by the telephone companies, and, as soon as each learns what he can do best and strikes his gait, his salary begins to rise. Very often the young fellow who took an elaborate electrical course finds out in practice that he is happiest when selling telephones. His electrical knowledge makes him none the worse salesman.

As an indication of how the industry is growing, telephone men cite Toledo, Ohio, where, in 1902, the Bell interests had only two thousand 'phones to show after twenty-four years' existence. An independent company got a franchise, but one containing a "joker." Not a new 'phone was to be installed, said this "joker," until the independents could show two thousand subscribers—a seemingly impossible feat. But the new company got that many, and to-day, after five years, has eleven thousand. The Bell system in Toledo has grown to nine thousand.

Here, too, the manufacturer of supplies of patented appliances has a fair field, for there are several thousand independent telephone companies to take his output. If a young man went into the business of manufacturing a few good patented telephone devices, and the Bell interests bought all the independent companies, and brought about such an inconceivable state of affairs as shutting him entirely off from a market in this country, that young man might still, by a little energy abroad, work up a profitable business. In this country eighty-five million people pay for over four and a half billion telephone messages yearly, while Europe, with fully four times as much population, pays for only half as many. A Yankee may yet show Europe how really to get results with the telephone.

But the young manufacturer of good devices need not tackle this gigantic job. Europe is beginning to inquire about American telephone apparatus, and a little intelligent work over there might lead to remarkable results.

The thing has been done in other lines. For instance, there is a carriage manufacturer over in New Jersey who accidentally sold some vehicles to customers in the West Indies ten years ago. For nearly thirty-five years his father had contentedly operated here at home. This sale interested the son. He visited the West Indies, went on to South Africa, then to South America and Australia. Everywhere he found that our combination of American factory methods and supply of hardwoods at reasonable cost gave him a price advantage. Within five years that business was turned into the export trade. This factory now makes Japanese jinrikishas, with ball-bearings, and sets them down in Tokyo as cheaply as the home product. It makes Korean cabs that run on one wheel, like a Chinese wheelbarrow, and carry passengers. It makes the pousepouse wanted in Madagascar, and the two-wheeled Cuban volante (a favorite, because each wheel of a vehicle is taxed in the West Indies); queer, spidery rigs for India, with a seat way up behind for a Hindu driver; sturdy Boer wagons and Australian ambulances. This young man sold the first carriage that ever went into Abyssinia – King Menelik bought it. He has a big branch factory where nothing but export harness is made. He got his opportunity merely by taking a walk around the world.

When it comes to small manufacturing, the Hebrew immigrant, settling in our most congested centres, finds no difficulty in making a place for himself. Census figures in the men's clothing industry show an increase of seventy per cent. in product the past twenty-five years, but a twenty-seven per cent. decrease in the number of manufacturers. This decrease, however, is largely attributable to improvements in American ready-made garments, which have borne heavily on the custom-tailoring business. There are some very large concerns in the men's clothing trade, but nothing that can be called a trust. There are large concerns in the women's and children's clothing industry—but no trust. There is no trust in the fur industry, either, nor in the men's furnishing industry. Lumped together, these trades have an output of more than seven hundred million dollars, divided among ninety-five hundred establishments. Certain articles of clothing become standard staples, such as men's white shirts. Thirty years ago a man had his shirts made at home or by a custom maker. A white shirt meant about the same degree of luxury then that champagne does to-day. But the ready-to-wear white shirt was evolved and perfected, and can now be bought retail for as little as fifty cents. While the manufacturers were perfecting this useful garment there were chances for small operators. Profits were big. When a country merchant came to New York to buy goods the shirt manufacturers' young men met him at the ferry with champagne and shoutings, and his expenses were paid while he was in town.

The Hebrew Immigrant Finds No Difficulty in Making a Place for Himself

But all that has disappeared with the margin of profit, as the product has been made staple, till to-day the margin is figured in dimes on the dozen shirts, and large houses hold the bulk of trade.

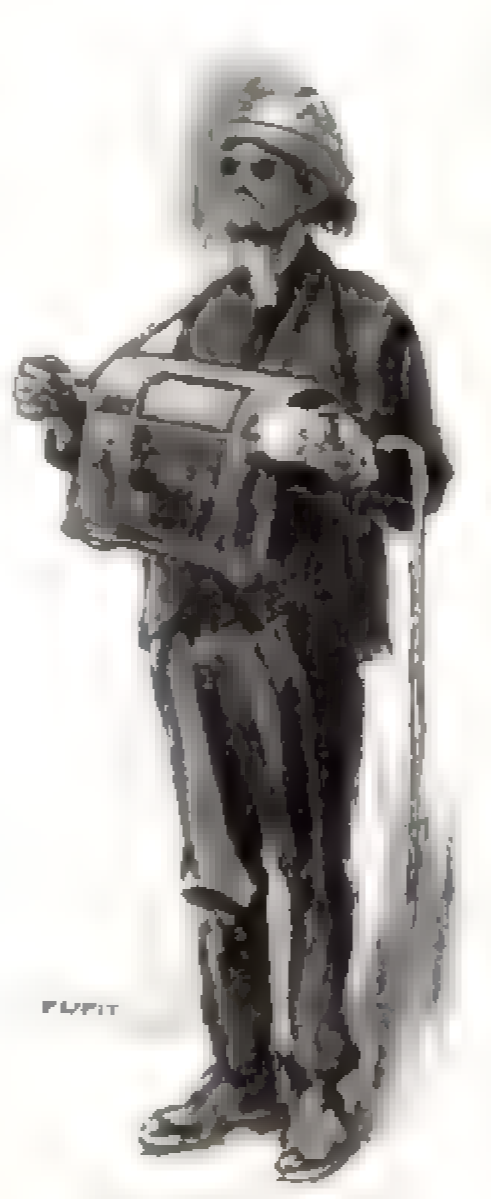
Yet dress is so infinite in variety, so changeable from season to season, that hundreds of new articles are constantly being evolved in this industry, and men make comfortable fortunes out of them until they become staple or disappear. So hundreds of Hebrew youngsters who are peddling apples this year will be salesmen next year, and five years from now setting up small shops of their own. If their brains are as good as the brains that have gone before, there is just as good an opportunity in the clothing industry as there ever was.

The principle holds good in machinery, household conveniences, food products—everything consumed by human beings. There will always be a place for the thoughtful, inventive young man up near the head of the industrial procession. The places now seem rather to increase than decrease, because our civilization develops almost wholly along material lines, and grows more complex with machinery every year, and more eager for new contraptions.

Back in the early eighties there was a strange trust in New York the cravat-silk monopoly, made up of agents of European silk weavers. These agents were monarchs. They sold foreign cravat silks at a profit of a dollar to four dollars per yard, it is said, and could crush a cravat manufacturer by refusing to sell him at all. We made not a single yard of domestic cravat silks here. Our Jersey silk weavers produced ribbons and dress silks. But cravat silks were beyond their experience and facilities.

A New York cravat manufacturing house, doing a modest business, went to this strange trust one season to buy silk, and was refused goods. The house had a Hebrew salesman in its employ. He was a familiar type of his race, having not only persistence, but an inherent inability to take "because" for an answer. Everything had to be worked out on a basis of pure reason for this salesman. He was as impartial in his inquiries as a Jap.

He went to the New Jersey silk weavers, who were producing dress goods and silk handkerchiefs. He wanted to know why they could not weave cravat silks. Silk weaving is an immensely complex art. They tried to explain to this salesman why the thing could not be done. Five-yard pieces, passable imitations of German cravat silks, had been made in this country. But they were of no commercial value. The weavers went into technicalities, trying to make them simple. But the salesman couldn't get the idea at all. Every few days he came back to have it explained again, and finally the house, to show how difficult the problem was, undertook to demonstrate it by weaving some goods.


But He Could Have Only Contempt for the Musical Equivalent Rendered

The outcome was a good silk grenadine at $1.25 a yard. Imported grenadines were selling at two dollars. Large, flowing ties were then coming in vogue, and the cheapest made from imported goods cost a dollar. This salesman's firm sprang into the market with a tie as good for fifty cents. It was a large tie, it was silk, and it flowed as beautifully as the imported article. That innovation marked the beginning of our cravat-silk industry. In a few years American weavers fairly raided the German industry, not only for trade, but for designs.

To-day, of course, American cravat silks are staple, too. But any young man who wants to try his hand at a similar problem has only to examine our schedule of imports. Down in South Carolina is a new town named Tea, where last year the first commercial crop of American tea was picked for market. There was only twenty-six thousand pounds of it. This is a fly-speck against the ninety-five million pounds of our tea imports. But twenty-five years from now the magazines may be exposing the high-handed methods of an American tea king.

Two pertinent items in our imports are "Fibres, vegetable, manufactured," and "Fibres, vegetable, unmanufactured." A large proportion of this (total over ninety million dollars, or six times our tea bill) is linen. In 1905 we imported $17,144,562 worth of manufactured linens, an additional item of $2,433,363 in linen handkerchiefs, and $2,170,950 worth of flax fibre. In this country there are but fifteen linen factories, and they work almost wholly with imported fibre.

Experiments in growing American linen have failed—"climate not suitable," say the experts. But the problem hasn't been thoroughly threshed out yet. The newfangled farming in the semi-arid West may eventually give the right climatic conditions. Another difficulty is found in the retting process by which flax is rotted and reduced to fibre. Only peasants can carry on this disagreeable work. When we perfect machines to do it, linen manufacturers will spring up here. Then there will be a linen trust and another swollen fortune or two.

Perhaps there is no better way to put a period to this inexhaustible subject than by giving the opinion of H. H. Rogers on opportunity:

"Equally good and, on the average, better opportunities exist to-day for the young man entering business than, say, fifty years ago. Compare the population to-day and then, the wealth of the country then and now, the vast bulk and astounding diversity of cultivation and manufactures of the present with those of even the recent past, and it will be seen that the young man has infinitely greater choice of business or trade, and far greater chances of advancement.

"No limit can be put now, or at any time, on the achievement that waits on individual talent and capacity, or on original genius in invention or business. The places of trust and responsibility for men of fair capacity have increased with the growth of manufacture, agriculture and transport, which growth is much greater than the rate of increase of population. Standards of living among the working classes have risen in the same way.

"The cry of over-population, overcrowding of trades and the limitation of opportunity was as loud fifty years ago as to-day. The activity of the Native American or 'Know-Nothing' movement in 1856 was, more than anything else, the political expression of that cry. The blind 'anti-trust' raging of press and political circles is just what the 'Know-Nothing' movement against immigration was, namely, an economic solecism as foundation for hysterical politics. It would be invidious to point out any section of the country or any particular business as the best for young men. The whole country is crying out for labor."

Editor's Note—This is the fourth of a series of papers on opportunities for young men.

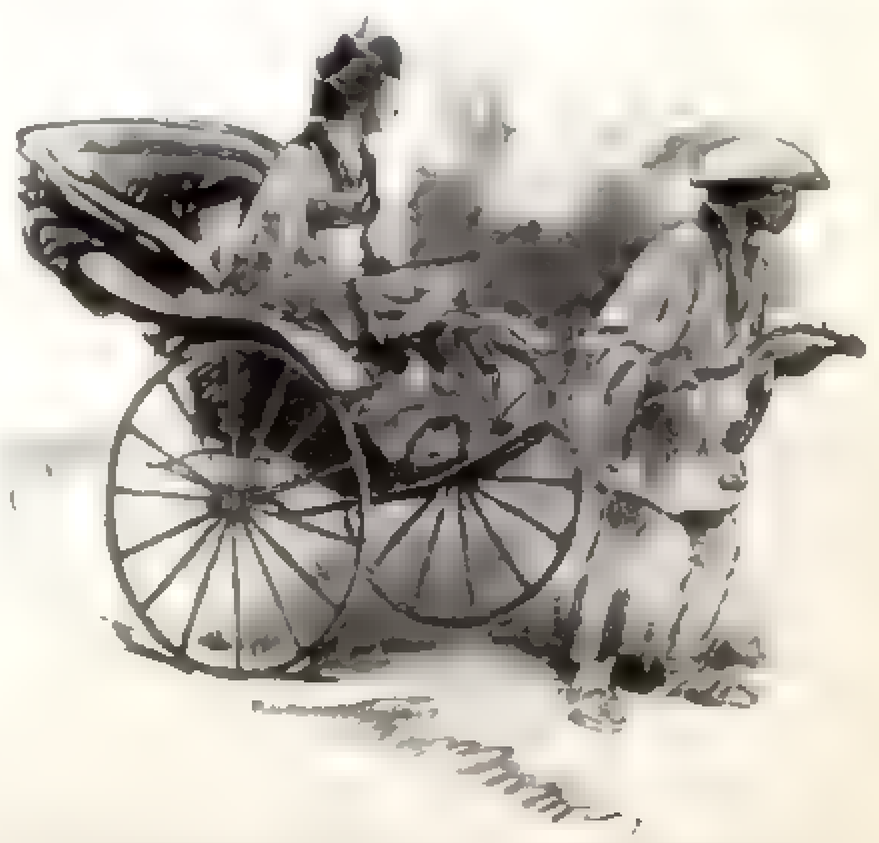
Yankee Osiers

THREE years ago the Department of Agriculture started a plantation of osiers on its experimental farm at Arlington, across the Potomac from Washington. It has been getting along thrivingly, and recently a quantity of the willow wands, ready peeled and prepared, was sent to a manufacturer of willow ware, who converted them into chairs, settees and other articles.

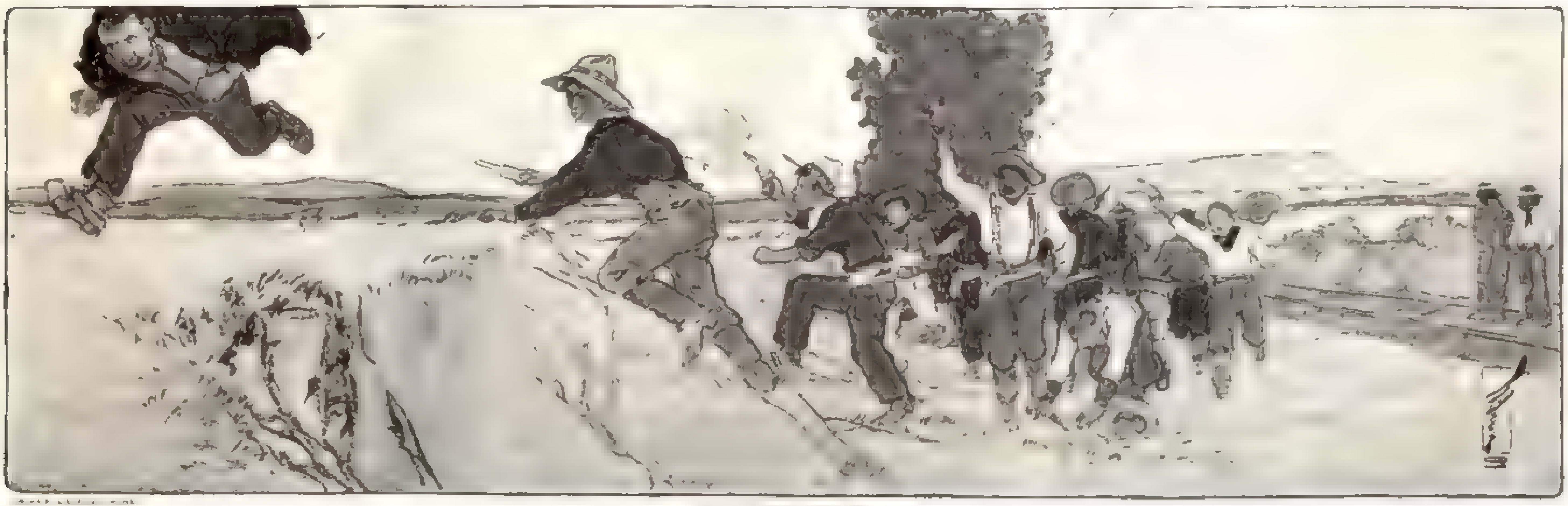
The manufacturer declared that the osiers were of better quality than the imported ones which he was accustomed to buy. It was a cheering word for the experts engaged in the work of growing the little willows—the object they have in view being to promote the development of osier culture in this country. We use more willow ware than any other people in the world, and up to the present time we have been obliged to import nearly all of the raw material, two hundred and thirty thousand dollars' worth of it coming annually from a single district in Germany.

This, indeed, seems rather absurd, when it is considered that our own native osiers are at least as good as the best of the European, if not better. Willows of this kind grow wild over extensive areas in the United States, especially along the Atlantic coast, being found most commonly in moist ground near the banks of streams. Much land useless for other purposes might be turned to account, it is believed, for willow farming—an industry so profitable that it frequently yields from twenty to thirty per cent. on the money invested.

The demand for hampers, chairs, baskets and other things made from osiers, and known as willow ware, is enormous, and steadily increasing. Such articles, while extremely strong and durable, are sufficiently expensive to be regarded as properly pertaining to luxury. Besides, those of finer grade are quite beautiful, and of late the material has come to be largely utilized for equipments of automobiles. Millions of dollars' worth of osiers are consumed every year by manufacturers in this country, and, inasmuch as the production and preparation of the wands require no great degree of skill, the industry ought to prove more than ordinarily attractive to American farmers.


This Factory Now Makes Japanese Jinrikishas, with Ball-Bearings, and Sets Them Down in Tokyo as Cheaply as the Home Product

The Punishment and the Crime



We Run Him a Half-Mile

By Eugene Manlove Rhodes and Henry Wallace Phillips

When he gets a tenderfoot he ain't afraid to rig,
Stand him on a chuck-box and make him dance a jig;
With his re-a-loading cutter he'll make 'em sing and shout.
He's a regular Ben Thompson—when the boss ain't about!
—The Expert Cowman (expurgated).

TEN thousand head of steers were waiting for cars at Dundee. There was the Bar Cross, the V V, the California outfit, the Double Ess Bar, the 7 T X, the Bar A Bar, the Sacramento Pool outfit and the Tinnin-Slaughter wagon, all the way from Toyah. This last named had bought six hundred steers on Crow Flat, road branded with two big Y's, and drove. When they got to Dundee they were just a few shy of nine hundred head. This is by the way, and inserted only as a tribute to New Mexico's unequaled climate.

The herds were camped in a circle around the lake, keeping an interval of about two miles from each other. Each herd had three watches of three to five men each for night-guard. But four or five men were ample for day herding; so the men took turns at that, day about, the unoccupied riding to Dundee in search of diversions. Forty or more saddle-ponies stood patiently unhitched, with dangling reins, in the plaza.

The hotel did a rushing business, Mrs. Stanley's output making a pleasant contrast to camp-cooking. Norah, the bright-eyed, was besieged in form by relays of admirers, the more favored ones being allowed to help cook or wash dishes. Perhaps it should be stated in this connection that Norah was the only girl in a section fifty miles square. All the same, she was a jolly, pretty girl.

Now, when steer-shipping time comes the season's hard work is over, and all except the "old hands" get their time. And while most men of the cow countries drink colored fluids on occasion, the superfluent ones, who consider the putting down of liquor the first duty of man, are not the stuff of which old hands are made, the law of survival obtaining on the free range as elsewhere.

So, after the first few days, drinking at Jim Gale's place became perfunctory, though, as Dundee consisted of one hotel, one saloon, one depot, one store, the section house and two other buildings, the saloon was necessarily the prime centre. The boys would not be paid until the cattle were sold, so gambling was barred by etiquette, "jawbone" games being viewed with disfavor as tending to unseemly contention. Similarly the code forbade more than two or three persecuting Miss Norah at once, and time ticked slowly.

Sun in the east at morning—
Sun in the west at night,

a cloudless sky, and a daily statement by a badgered agent that the cars would be in at once.

Given seventy-five full-blooded, vigorous, healthy cowboys, twenty-four hours in a day, seven days in a week, and no work, and the Purveyor of Mischief may be depended upon to uphold their idle hands.

Inhospitality is mortal sin in all thinly-settled countries. but all things have their limit. For ten days a plague of tramps had overrun the chuck-wagons, feasting on steaks, hot biscuits and the like, getting a meal at one wagon and on to the next. And when one left he spread the glad tidings up and down, sending back seven others worse than the first, making hospitality act like a camel.

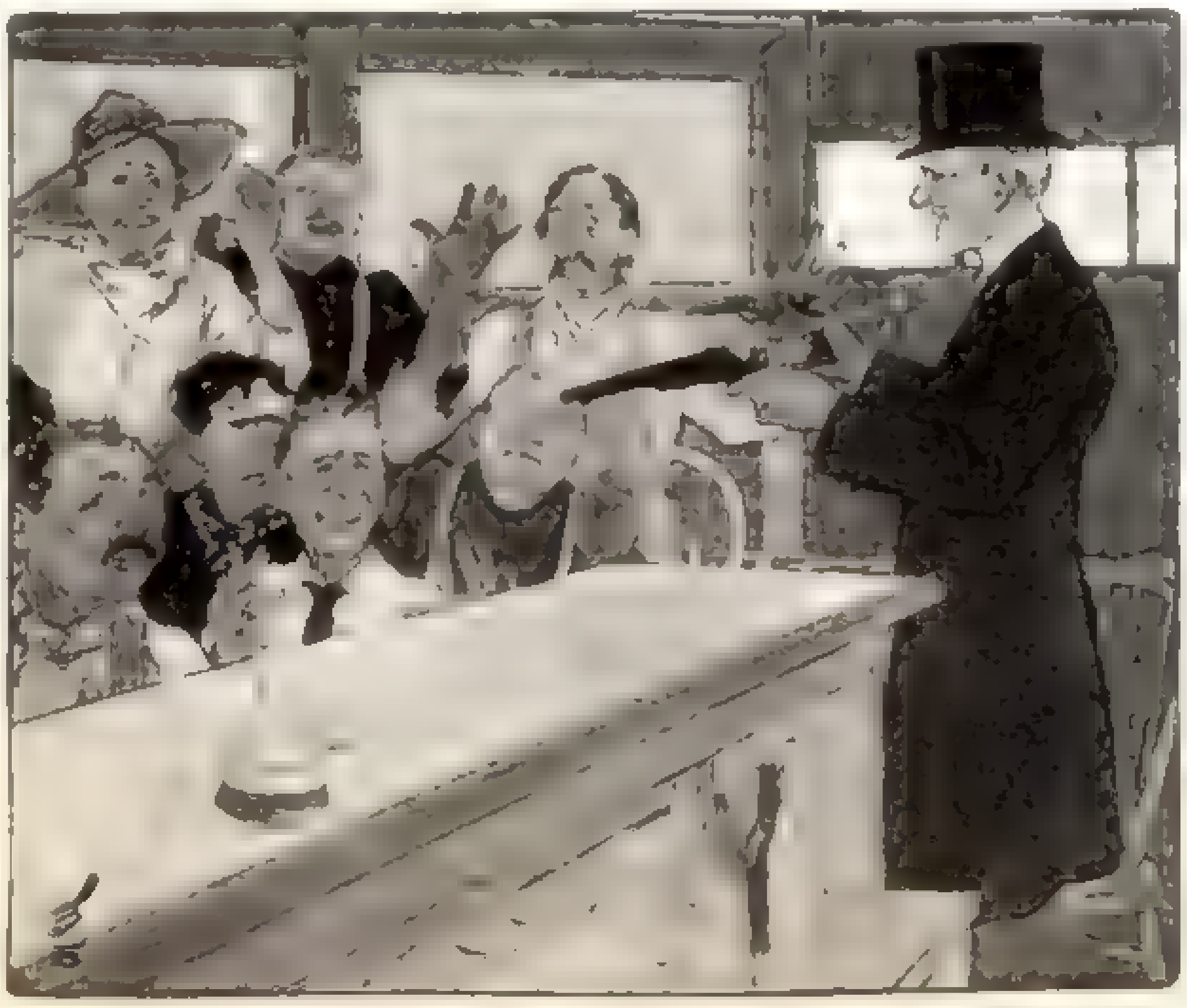
It was Johnny Patton, cook for the Pool wagon, that spoke unto Cornelius Brown and Tinnin, of the Toyah crowd, suggesting the advisability of slaying a tramp or so.

"Too harsh," remarked Burt Mossman. "I speak for a Kangaroo Court."

"A word to the Y's is sufficient," said Tinnin. Thus the pit was digged and thus the net contrived, the three collaborators appropriating the leading parts unto themselves. A particularly "gall-y" and tenacious tramp, who had adopted the V V wagon, was cast for the star. He was to be "It." Minor places were filled and drilled; the rest of us were Roman populace. The curtain rose promptly after dinner. Brown and Tinnin began to bicker.

Tinnin alleged that Brown had ridden to the wagon for water and stayed for the whole forenoon. Furthermore, he sang a few stanzas from his favorite ditty, The Expert Cowman, as bearing on the subject in hand:

"Put him on day herd, he's sleepin' all day,
First thing that starts out is sure to get away;
Comes home in the evenin', he'll blame it on the screws,
And swear the lazy devils were trying to take a snooze."



There was a Silence as Thick as Custard

Brown, highly indignant, demanded his time. To this Tinnin demurred, saying that Brown knew very well that he, Tinnin, would have no money till the steers were sold. They squabbled, L. C., until the others pacified them and proposed town and a drink to drown unkindness, which they did, inviting the tramp to go with them. To this he acceded joyously, not having learned to dread the gifts of the Greeks.

They took several sniffs at the peace-pipe-line. Then Brown launched into an interminable yarn of hairbreadth 'scapes and ventures dire. Every time he named a new man he gave that man's ancestry, biography, acts and connections, with any collateral information at hand. And the more he talked the further he got from the latter end of his tale.

Tinnin got unsteadily to his feet. "Hol' on!" he said "Hol' on! That 'minds me of a song—

"He'll tell you of a certain trip he made up the trail;
Taking half of Kansas to finish up his tale;
He's handled lots of cattle, and this is what he says:
He's getting sixty dollars the balance of his days."

At this insult Brown stood on his tiptoes. "What!" says he, and jumped forward. Ward and John Henry Boucher caught him. There was a terrific scuffle, yells, howls: "Leggo, there!" "Look out! He's goin' to shoot!" etc. Same business for Tinnin, worked up most spiritedly. Those who had to giggle left the room.

We got Brown out and hustled him to camp, calling on the tramp (his name was Harris) to assist.

Brown raged: "I've had good and plenty of that song the last month! I've got a plumb full of his slurs! If that (past-participled) old blowhard throws any more of that (modified) song my way, he'll get it, and get it hard! He's been picking at me long enough."

After the cattle were bedded down and the first guard put on, there were four at the Toyah wagon besides the tramp. Brown had finished supper and was standing with his back to the fire, smoking, when Tinnin rode up. He dismounted and came staggering out of the dark into the firelight. Pausing a moment, he began hilariously:

"To show you that he's blooded and doesn't mind expense,
He stands around a-scorchin' of his eight-dollar pants!"

Brown whirled. "Have ye got a gun?" he snarled savagely.

"Betcher. Always!" said Tinnin; "and I know how to use it."

Crack! Bang! Bang! Bang!

They emptied their guns over the fire. Harris was sitting directly between them. They were using blank cartridges, but of course Harris didn't know that, so he went right away.

When he came back Tinnin was stretched out, all bloody (beef's blood) over his breast and face; the conspirators were huddled, whispering.

Harris came up scared, white and shaking. Ward and Brown grabbed him. Says Ward, gritting his teeth:

"My bucko, you'll swing for this!"

It flashed on the tramp that they meant to lay the "murder" on him. He begged awful as they took him in, leaving the corpse and the cook to watch the wagon. It was great sport from our point of view—and in that light.

In town Brown told the boys the tramp had killed poor Jeff; and turned him over to Mossman, the "appointed" sheriff.

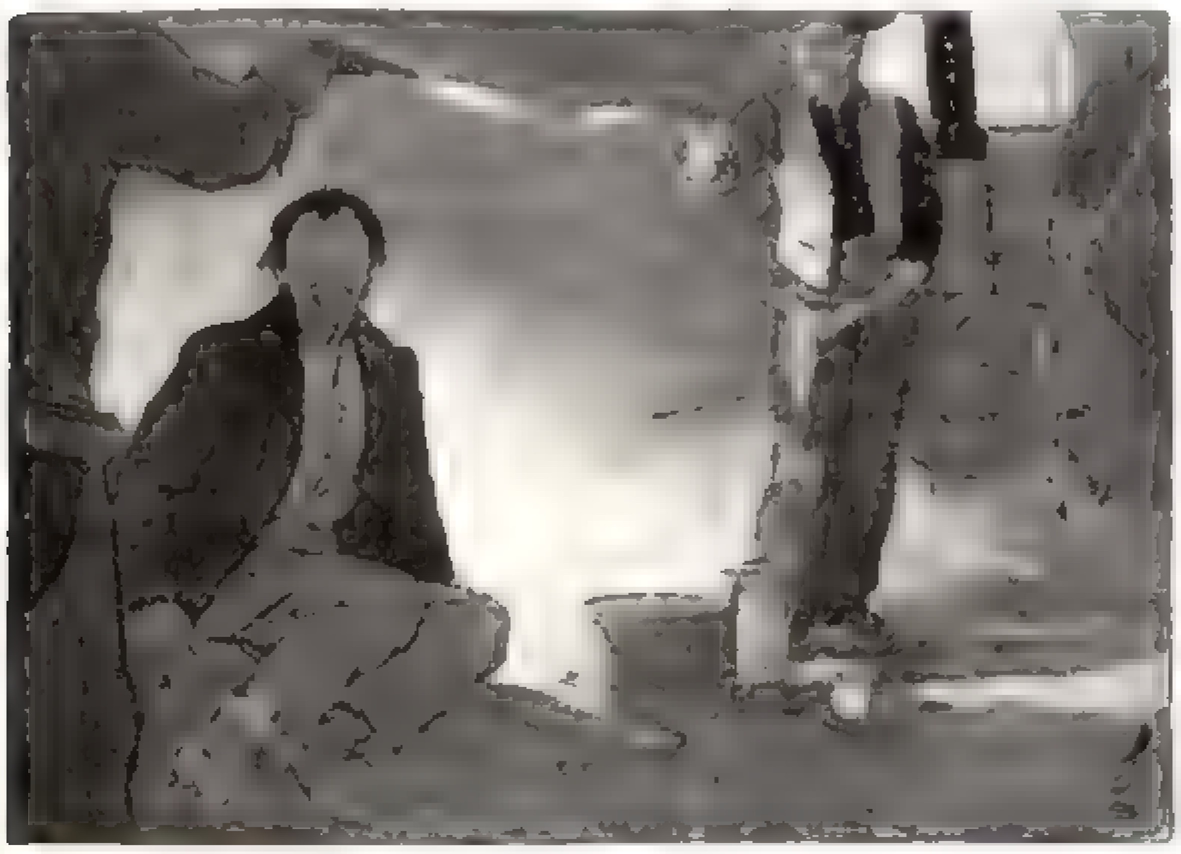
"Judge" Charlie Slaughter called court in Gale's saloon. All the boys were there, and most of the tramps—(they were *not* in on the joke). The station-agent was made counsel for the defense, and the trial began, with all the formalities that anybody could remember or invent.

A weird vision blew over from the hotel—a frock-coated, high-hatted, gold-eyeglassed, bold-faced man with an elbow crooked in latest fashion. He would have been a spectacle, ordinarily, but now we accepted him as a man and brother. We explained the situation to him, and that all the boys had blank cartridges.

McClusky and Jones testified to the killing. They made it wanton and deliberate murder. Ominous growls arose from Roman populace. Prisoner's counsel cross-examined unmercifully, but they stuck.

The prisoner told his side—told it straight, too. He broke down, cried, and begged for mercy, said his life was sworn away, that Brown was the guilty man. Some of the fun departed.

The judge said witnesses for the prosecution were trustworthy men of high standing, and committed the prisoner to jail at Hillsboro to await action of the grand jury.


Harris was Sitting Directly Between Them

"Lynch him! Lynch him!" shouted Boucher, jumping up. The judge promptly fined him fifty dollars for contempt of court, which was as promptly paid, Boucher borrowing the money of Gale. Every one was as solemn as an owl.

"Any further advocacy of lynchin' in this court," said Slaughter sternly, "will get the offending man or men three months in jail. There is no doubt in my mind as to the prisoner's guilt, but if he's executed it will be by due process of law. Mr. Sheriff, swear in deputies to guard this prisoner. Take him to Hillsboro on the midnight train."

So Mossman appointed his brother Dana, Kim Ki Rogers, Pink Murray, Frank Calhoun and Henry Street. Then Slaughter adjourned.

Mossman and his posse were about half-way to the depot when the whole crowd overtook him.

"Now, Burt," said Boucher, "we don't want any trouble with you—but we want that man, and we're going to have him."

"Hang him! Hang him!" howled the mob, the guns click-clicking through the little stillnesses. If there's a worse sound than a mob's howl, Hell's kept it for a surprise. I don't wonder the hobo turned into a bag of skin, even at the imitation.

"You can't have him!" Burt's voice sounded dead earnest. He was a good actor. He handed the prisoner a gun. "Here—defend yourself. Get out of the way, you bums, or take what's coming!"

That was our cue. A fusillade of blank cartridges covered our rush. The officers made a game fight.

Curses and screams showed where their unerring aim mowed down the Romans, but they were outnumbered. One by one they bit the dust. Mossman, the last one down, gallantly raised himself on elbow, fired a last defiant shot, groaned and died. Then all was still; a ghastly silence which Boucher broke. "This is bad business—but they would have it. Is the killer hurt?"

He had miraculously escaped. So we took him to a telegraph pole and put a rope around his neck

"Let me say a word," he gasped.

I like to remember that even a tramp can stand up and look at the Big Dark. He didn't cry now; he'd lost sight of himself.

"Boys," he said, quiet, "I ain't begging. If I'd 'a' done what they said it would put you straight. I'm only sorry so many better men was killed over me. You are doin' what you think is right. But that man yonder—that Brown—killed Mr. Tinnin. Him and them three men lied. Tinnin's blood and my blood and all the other boys' blood is on their souls. I wouldn't swap with them. I wouldn't want to live and be them. But you'll find out some day I told the truth. That's about all."

"Any word to your folks?" asked Boucher. "Want to pray?"

"I ain't got no folks—and no notion how to pray," he answered, catching at the nearest man to keep from falling. Then he steadied himself and looked up and around as if searching among the reeling stars for the Heavenly Help of whom he'd heard so much.

It was as ghastly as those waxwork figure murders. I sweat plenty. It was worse than if we'd been in earnest, by the whole dum multiplication table.

I reckon Brown and the rest got worrying, too, for Brown forced his part. "Let me speak to him for a minute," says he. Under pretense of talk he unlocked the handcuffs.

"I can't stand this," he whispered. "Horses is all over yonder, and guns mostly empty—cut. Quit the railroad and slide across the Jornada. If you make the bushes maybe you can break clean."

People are curious. Harris had been braced to die, but the minute he saw a chance he flew. I think I'd acted in that curious way myself, maybe.

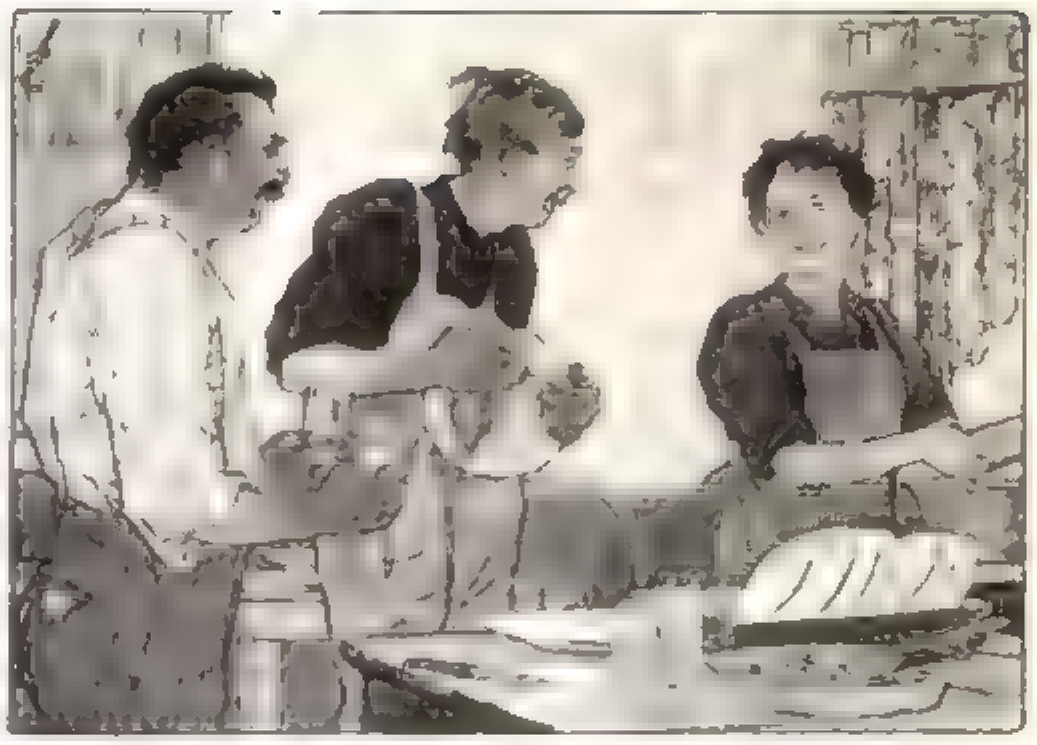
We took after him, yelling "Catch him!" and "Get your horses!" and firing scattering shots. We run him a half-mile, then we came back, laughing and screeching.

But when we got together—a houseful of us—and begun to talk about that poor cuss hiding and trembling in the dark, Neighbor Jones blew a smoke-ring in the air and stuck his finger through it. The ring disappeared. "Where's *that* joke gone?" says he. And we all looked cross-eyed at our drinks.

But there wasn't a hobo on the Jornada the next morning.

A lot of us felt mean next day. But a good half was too young to have sense; the men that had been on guard hadn't seen it, and a lot more were used to being part of a crowd; otherwise the first night of the Dundee comedy would have ended its run.

Probably it would have been that way, anyhow, if "Aforesaid" Smith hadn't got too many aboard. For a week after our hanging-bee tramps passed Dundee—probably warned by their underground telegraph. Then hobos straggled in. The young—and therefore hard-hearted—wanted another court at once. Wiser counsel prevailed, however, until the tenth day.


The More Favored Ones Being Allowed to Wash Dishes

The sidings were full of cars, the buyers had cut the herds, and a few train-loads had pulled out. All the "culls" were thrown together, to be cut again when shipping was done, and driven back to their respective ranches. And—all of the boys had been paid.

At this juncture "Aforesaid" fell by the wayside, and went to sleep under a spreading soapwood tree. That was an old chestnut of his.

Now, Will Borland, suffering from remorse, had protected and kindly entreated a new tramp at the 7 T X wagon. Will was afflicted with a nasty conscience that never got to working in time to keep him out of meanness, and then dealt him misery after it was everlastingly too late.

Well, this hobo of Borland's came along and went right through "Aforesaid's" clothes to the tune of ninety dollars. But Neighbor Jones saw him.

They rounded up the hobo when he got to town, found the money on him, woke "Aforesaid," and compared profit and loss. So, after supper, they desired to give another reading of the "Kangaroo Court." There was considerable opposition to this, and several stayed away, to their everlasting joy. But most of the remonstrants joined the majority, as this lad needed punishment.

The cast was different this trip, Kim Ki being sheriff and Hopewell judge. All went merry as a marriage bell—with a few variations—until just after the holler of "Lynch him!" smote the air. Then that frock-coated, weird and unknowable stranger, who had boarded at the hotel all this while, addressed the court with diffidence and timidity.

"Your Honor, may I have permission to say a few words?" he asked.

"Oh—I suppose so," said his Honor. "Only be short."

The stranger removed his eyeglasses and polished them while he looked over the crowd with a benignant smile.

"Pardon me, gentlemen, if I detain you a moment. Let us forget this bum and your monkey business. I have been much pained to overhear the comments of some of your number upon myself. You boys are so frank and fearless and free"—another oily smile—"and are careless, perhaps, of giving another pain."

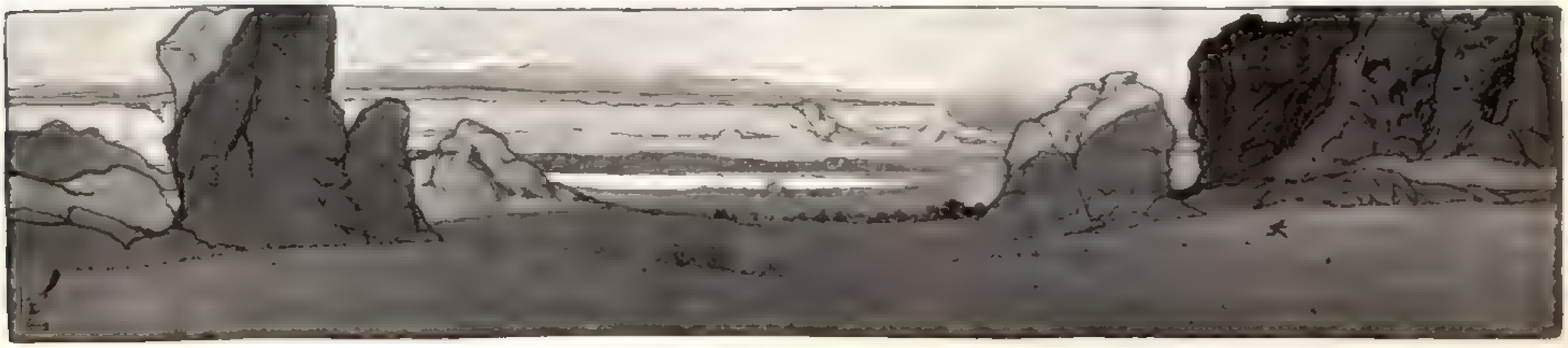
He lowered his voice confidentially. "Now this pained me more, as you hit very close to fact. I was once an abandoned and ungodly man—but I have been shown the error of my ways, and now it is my firm intention to become a missionary." He put the glasses in his breast-pocket, slow, thrust the handkerchief under his coat-tails, slow—and produced two cannon too quick for eyesight—nothing but a flash.

"Don't be rash," he said in kindly tones. "His Honor will tell you my colleague is standing at the back door. Is it not so, Judge?"

"Yes-es!" stammered the judge.

There was a silence thick as custard.

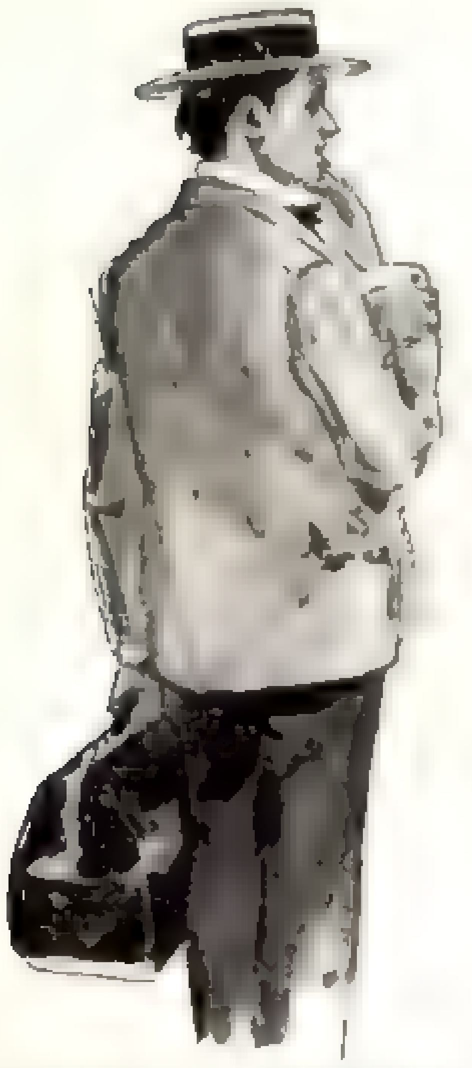
(Continued on Page 29)



With a Money King Behind Me

A WORD TO THE WISE IS SUFFICIENT

BY CHARLES BATTELL LOOMIS



I Had Now Been a Week in New York and Could Find Absolutely Nothing to Do

I

AT MY wit's end—for I had now been a week in New York and could find absolutely nothing to do—I decided to take my nerve in my hands and brace a money king in Wall Street.

I had heard a good many stories of the oddity and generosity of Thomas W. Lamson, and I felt that if I were to go to him and tell him how I was a poor, young man from Massachusetts, his native State, that I was desirous of obtaining work but knew no influential man, he might befriend me.

It did not take me long to find his office.

Thanks to my mother's advice, I had spent some of my small amount of ready money in buying stylish-looking clothes and in having some visiting-cards engraved. "Ofttimes the apparel doth proclaim the man," said she, quoting from her favorite book, the Bible. In looks I have taken after my mother's family, all the men of which are handsome. I did not inherit my father's looks, but he gave me his optimism. Armed, then, with these assets I made my way to Lamson's office, and asked the boy at the gate whether I could see him.

"What name shall I say?"

I presented my card, the boy bade me be seated and I had time to still my beating heart. I had time, I say, but I could not still it. Absurd as my common-sense told me it was, I was actually nervous because I was about to see a man who was worth several millions of dollars. I had heard such tales of the difficulty of seeing men of affairs that I more than half expected to hear Lamson tell the boy that he was out (the partition wall was thin), but in a few moments he came back and said:

"Go right in, please."

I went right in, and found Lamson sitting at a desk signing papers.

He looked up pleasantly as soon as I came in, and I saw a handsome man with deep-set, flashing, humorous eyes, a Roman nose, and a sensitive mouth nearly concealed by a vigorous gray mustache.

"Take a seat," said he, in an affable tone of voice. "Have I known you?"

"You never have," said I tumultuously, "and I don't want to take much of your time if I can get the loan of some of your money."

I had not expected to say this to him, but the words came along and I used them.

"Most people would like to do the same thing," said he, smiling whimsically. "What particular reason have you for supposing that I will help an absolute stranger?"

"Well, I come from your native State, Massachusetts; I'm anxious to get something to do, and I'm pretty nearly down to hard-pan. I'm willing to work, but no one is willing to let me try. You have plenty which just comes in to you whether you work or not. If you lend me five hundred dollars or a thousand dollars I will be able to start myself at something, and I'll pay you back if I have to insure my life in your favor."

"H'm," said he, looking at me keenly. "Your words come quick. You're quite handsome. Your clothes fit you."

"You've mentioned every qualification I have," said I, not quite sincerely—"everything except a willingness to work if I get an opportunity."

"Are you romantic?"

I took a chance.

"My mother was a Welsh woman and my father was of Irish extraction."

The admission would have meant nothing to some Captains of Industry, but, "Enough said," remarked Lamson. "You look like a poet minus the long hair. I have romantic blood in my own veins, and I attribute my success to my ability to *live* stories instead of writing them. You understand? I like your looks, but I don't wish to give you financial help until I see what you can do for yourself."

He scribbled a few lines on a letterhead bearing the magic words "Thomas W. Lamson," addressed an envelope "To Those Who are Interested," and handed letter and envelope to me.

On the paper he had written:

"Any favor you may do for Elbridge Shaugnessy will be appreciated by Thomas W. Lamson."

"We'll see," said he laughingly, "what strength my name has. This is all I can do for you to-day, but I wish you'd come to me in a few days' time and tell me how you've made out."

I sat and looked at the little sheet of paper with his signature on it, and half a hundred ideas came trooping through my mind, some of them dishonest, but most of them harmless enough.

Lamson looked at me searchingly, the crow's-feet in his eyes deepening.

"Do you see your way to it? Is there anything in those words?"

"It's the beginning of my success," said I, "and I thank you, Mr. Lamson. You're a credit to Massachusetts."

"See that you are also. Good-day. Remember to come in in a week or so and let me know what you've done."

I made my way out of his office feeling that the world was mine. I knew what a potent name was his, how in the art world, the literary world and even the world of society he was as well known as he was in the financial world. His generosity, his freakishness, his unexpectedness were all matters of staple news, and I felt that his name was worth almost anything I chose to make it.

II

IT WAS a week later, and I found myself handing my card to the boy again. In less than a minute I was entering Lamson's office, and this time he rose to greet me and shook hands with me.

"I've heard of you a good many times these last few days," said he; "and I believe that I sized you up as the right one to help. It was that Welsh blood. Well, sit down, have a cigar and tell papa all about it."

He laughed genially, and handed me a box of cigars that looked almost too good to be true. After I had lit up and begun to smoke I told him my tale.

"I went out of this office," said I, "very much elated, although I had less than a dollar. On my way out I asked the lad at the gate where you were in the habit of lunching, and he told me the Café Savarin; so I went over there, asked for the manager and showed him your note."

"Good work," said Lamson.

"The manager read the note and at once shook hands with me, asking me what he could do for me.

"I told him that a typical Café Savarin lunch was all I needed, and I was soon eating the most sumptuous meal I ever sat down to. Mother's cooking was good, but she didn't have the *cordon bleu* touch.

"After lunch I smoked a cigar all by my lonesome and then I went out to a cabstand and showed the cabman your note. I must say that I didn't expect he would have heard of you ——"

"But he at once told you to jump in, and said, 'Mike Monahan is always ready to oblige Thomas Lamson,' or words to that effect, didn't he?"

"Yes; but how did you know that?" said I.

"Why, he came to the office that very afternoon and asked me for a sure tip, and, if he followed my advice, he's richer by a hundred dollars to-day. Michael didn't let the grass grow under his feet, I assure you. Well, go on."

"I'd heard that you were a member of the Lotos Club, so I went up there in the cab and asked to see the president."

"I know him," said Lamson.

"He was not in, but the steward asked me to leave my card, and I showed him your note. Just then a man whose name escapes me came in, and the steward gave him my card and showed him your note.

"This—er—member shook hands with me very cordially and asked me to come in and lunch with him.

"I told him that I had just lunched, and he said that that was lucky, as he had lunched himself, but he wanted to do something for me, and was I fond of pictures?"

"I hope you were," said Lamson. "There's no solace so great. Some day I'll show you my collection."

"Indeed I am," I replied. "My father was an artist, and if there's one thing I understand, it's pictures; so I passed a very pleasant hour looking at a special exhibition of the work of some of the members and chatting with this man, who was not an artist but a dilettante. He was a pleasant old codger and, thanks to your note, he insisted on putting me up at the club for two weeks. Said he was in Wall Street."

"I'll hear from him," said Lamson with a smile.

"Well, you see I'd done pretty well for one afternoon, but I needed money, and yet I didn't feel like borrowing from the man who had put me up."

"Well, what did you do?"

"Why, in the course of our conversation he had spoken of an artist named Richard Graves, a young chap from Iowa, with an immense amount of talent, but not yet 'arrived'——"

"Ho!" laughed Lamson, "that accounts for Graves coming here yesterday with a picture. He met me as I was going out to lunch, and I came back here with him and bought a little stunner for a couple of hundred dollars."

"Yes," said I, "and when you sell your collection that Graves will be worth two thousand dollars."

"I'm glad to hear you say so. I buy because I like a thing, but I never did mind realizing, even when I was a schoolboy. Well, go on."

"I went down to his studio, or rather up to it—for it's seven flights up, and the elevator was out of order—and I found him in. I showed him your note, and asked him if he'd let me have a picture on approval.

"He wasn't long in making up his mind when he saw your name, and I hurried away with a little gem of an autumn sunrise of a most luscious tonal quality. I went at once with it to a Fifth Avenue dealer in American pictures and showed him your letter, and told him that I was willing to let the picture go for a hundred dollars. Graves had valued it at twenty dollars.

"He took it at a hundred, and I went back to Graves and split even. He was the happiest fellow you ever saw.

"That left me fifty dollars as the result of the day's work. I dined well at the club and struck up an acquaintance with a young composer, who asked me if I was fond of music. I told him I was, and he said he had an extra ticket for the opera and he'd like to have me go along if I cared to."

"Had he no girl?"

"Evidently not, or else she wasn't fond of music."

"Tell me," said Lamson, "had you shown him my letter?"

"Yes, but not until after he'd invited me."

"I wonder when he'll be down?" said Lamson dreamily.

"Oh, he isn't interested in stocks at all. He's all for music. He said he had composed an opera, but he hadn't any influence at all and he despaired of ever getting a hearing for it."

"Send him to me," said Lamson.

"Well, I'll tell you what I did do. I thought that one good turn deserved another, and so, after the opera was over, I took him around behind the scenes and, sending in my card, asked for Hammerstein."

"And you saw him?" said Lamson, surprised.

"Well, it was a little difficult, but I'd followed the messenger in, after showing your signature to the doorkeeper, and came on him just as he was telling the boy that he couldn't be seen.

"I showed him the note and introduced the composer to him, and he said gruffly: 'Lamson's name is nothing to me. I'm my own backer, and I'm not beholden to any one for my success, nor do I ever expect to be.'

"'That's all right,' said I, 'but you were once a poor fellow struggling for success (you see I'd read all about him), and, if you don't need help, you're at least glad to help others, at any rate, when the others aren't myself. I've come to interest you in Mr. Harding here, who has written an opera.'

"'That's not so hard. I did one myself in twenty-four hours once,' he answered.

"Then I let him tell me about it, although I'd read it all before. You know the more you let the other fellow talk the better he likes you. Finally, I got him to listen to some of the music that Harding had composed, and he was so well pleased with it that he made an appointment with him to listen to the whole score and the libretto. Yesterday Harding told me that Hammerstein is going to produce it."

I told Lamson this so that he would see I was not bent on elevating myself at the expense of everybody, but was willing to do what I could to help.

(Concluded on Page 33)

Why the Small Investor Loses

Too Much Faith, Too Little Experience are His Undoing

BY CHARLES G. DAWES

EX-COMPTROLLER OF THE CURRENCY

IT IS little wonder, with the present growth of values in the country and the rapid increase in wealth, that the man with the small savings account feels like using it to secure for himself a greater participation in the prevailing prosperity than that afforded by three per cent. interest. That there is now widely prevalent among our people of moderate means a mania for the investment of small sums in hazardous and fraudulent enterprises is unquestioned. The purpose of this article is to warn prospective small investors against the "get-rich-quick" plans with which they are beset.

I believe that in the vast majority of cases moderate sums of money cannot be invested safely so as to bring in more than a reasonable interest return and should not be invested in response to specious newspaper advertisements. The small investor generally overlooks the advantages which the capitalist has as compared with himself.

In the first place, the capitalist, in making an investment, is generally in the position of being desirous of buying from others. The small investor is in a position where others are desirous of selling to him. The capitalist buys where he can buy cheap, whether the seller is making a profit or not.

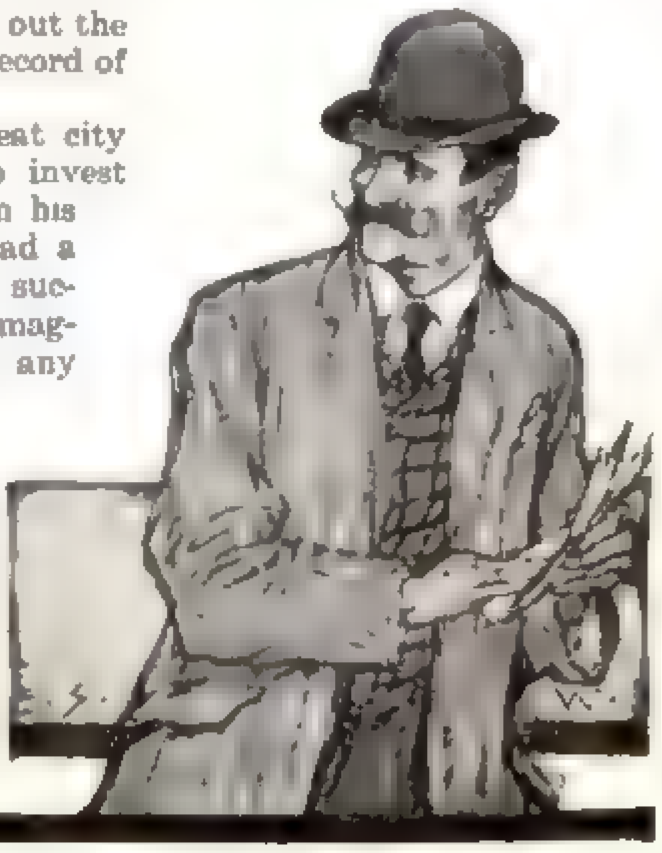
The small investor in answering a published invitation to buy is always paying a profit to the seller. One should remember when he is reading a newspaper advertisement of stocks that he is being asked by a stranger to buy something at the stranger's price.

There is no reason why the stranger should offer him an exceptional bargain. Exceptional bargains in these days of prosperity do not, as a rule, go begging. The capitalist, if he buys at a profit to others, generally knows what that profit is and measures it in its relation to the profit which he hopes to realize on the purchase. The small investor generally never knows what the profit of the seller is. Where the seller fixes his own profit, it is almost always larger, other things being equal, than the amount of profit which results from negotiation. In the majority of proffers of mining and plantation stock through newspapers, the man who buys is paying a profit fixed by the seller for his own benefit. Large capital makes a preliminary investigation at its own expense. The small investor either acts upon no investigation, or upon an investigation paid for by the seller. Large capital negotiates for a price with the true value in mind. The small investor generally buys without knowledge of the real value.

What chance has the small investor? You know nothing from the advertisement as to whether the promoters are men of past business success. Many men who are known business failures in their own communities are often long-distance millionaires. Often they are broken plungers whose brief success was widely chronicled, but whose gradual business relapse has naturally not been heralded.

Do not put too much faith in what names seem to mean. Find out, by inquiry from some one who knows, just what they do mean. If you have no way of finding out the character and past business record of the men, do not invest.

A banker in one of our great city banks once asked a man to invest some of his personal funds in his own business. The latter had a business which, though very successful, was not one of great magnitude. He had never had any business relations with the banker or his bank. Naturally surprised, the business man asked the banker why he selected him and his business, in view of his close relations to the great business leaders of the city. The banker replied:



"Because you are successful, and it is *your* business. I am almost daily asked by business men to join them in outside ventures, but they won't take my money in their own business. When I join a coterie of men in an outside investment, as an almost invariable rule we all lose; and yet every one of us may be a success in our own business. I have had so many experiences of this sort that if even Marshall Field should have asked me to join him in a manufacturing business or a mining venture, I should have declined. But if he had said: 'Put some of your money into my business,' I would have given him all I had. Now men, when they are far along in business, do not want, as a rule, to take outside money in such form as to largely share the results of their work with others. Naturally, if they need money, they borrow it and pay interest on it without sharing profits beyond that extent."

There is a deal of philosophy in this banker's statement. A coterie of business men who "take a flyer," as they call it, can generally afford to lose, and they generally do.

Out of all this let us deduce a rule: Try to invest your money with successful business men in the business in which they have succeeded.

In reading a newspaper advertisement of stocks, do so always with a skeptical spirit, just as you would regard a strange individual who would call at your house claiming to be able to sell something at less than its real value. If you see something in the advertisement which tempts you to invest, you will, unless you are a fool, investigate the advertised proposition as you would the proposition made by a stranger. These are some of the proper questions upon which your mind should be made clear: Who are you, who offer the stock? As you ask me to regard your representations as trustworthy, refer me to those of whom I know, who will vouch for your character and trustworthiness. As you are offering me stock in a company, please tell me in percentages how the stock is allotted. What per cent. of the total stock has gone to the people who formerly owned the property bought by the corporation? What per cent. of the stock represents good-will? What per cent. of the stock is sold for cash like that you propose to sell me? To whom does the cash go—to the company's treasury, or to buy stock already issued for good-will to others? What is the relation of the cash cost or selling value of the property of the company to the amount of its stock issues? Has it ample working capital? What is its indebtedness? Are its titles or patents in dispute? What are the salaries of its officers?

Now these questions would be only some of the preliminary questions which the experienced investor would ask before taking up the equally important ones relative to the nature, condition and prospects of the business itself. How much of this kind of information have you, who, after reading the flamboyant advertisement in the paper, fill in for a few dollars the coupon application for mining or plantation stock printed in the margin of the advertisement? Poor fool, the man who follows off a bunco-steerer is more excusable than you. He has at least had the opportunity of passing a hasty judgment upon the personal appearance of the scoundrel who is after his money. You are simply biting on a hook with the bait half off, without even seeing whether the fisherman looks benevolent. How chary is the fool of displaying his folly?

These are the days when the bankers listen to the confidences of the unfortunates who have been buying stocks on "straight tips" and who bring in their remaining sound collaterals to borrow enough to pay up their losses with the brokers. How quiet they are—these same men who were telling a few months ago how they bought this or that stock upon which their judgment had been vindicated by this or that profit. We hear of the successes; but of the failures which outnumber them, we seldom hear except when stern necessity reveals them. But our sympathies are not so much excited by this class of fools.

I know of a poor scrubwoman who invested five dollars in one share of doubtful mining stock in answer to a newspaper advertisement. The secretary who opened the mail in which that letter was received, if he was honest, must have felt like reaching for his employer's sneaking face with a strong right arm and a doubled fist.

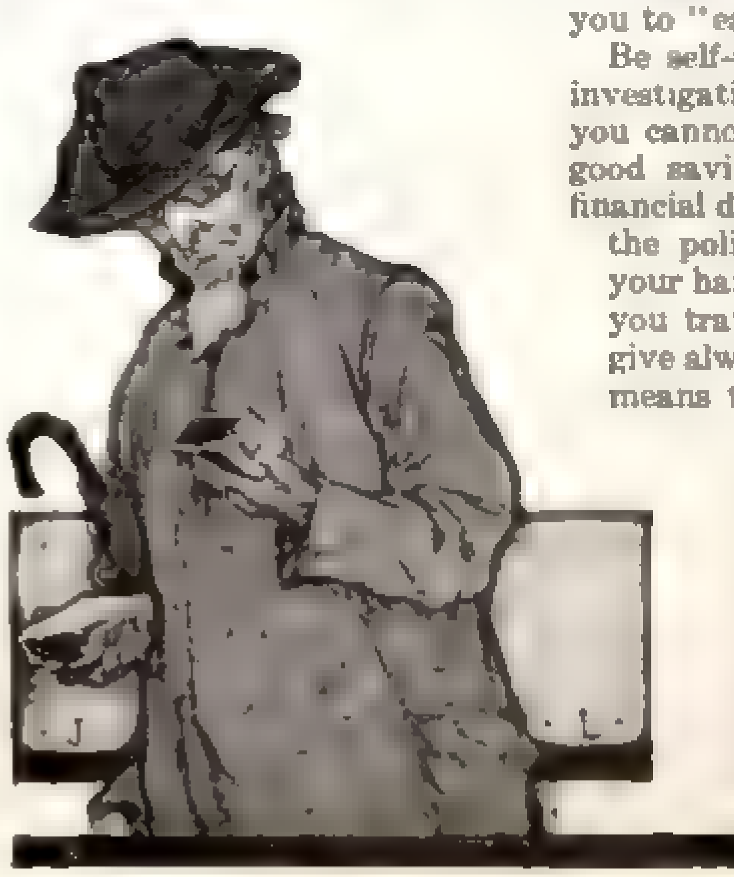
Bloodsuckers, scoundrels—these names sound too mild for such men. Before the eyes of an honest and experienced business man they would cringe and whine like egg-sucking dogs caught in the act.

How far away seem the days of the millennium when we see such men parading as the friends of the poor and at the same time offering to sell them speculative stocks.

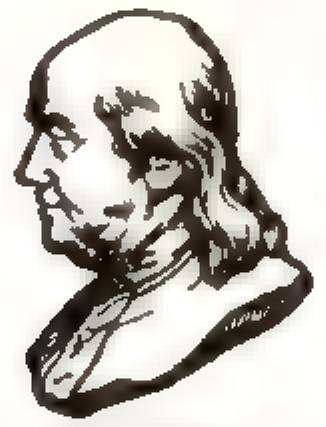
And what is the result? Led like sheep to the slaughter, a long procession of the misguided poor are parting with the savings which have been made possible by the most magnificent season of prosperity the nation has ever known. Many a poor wretch, drawing his savings-bank account now in the hope of getting rich quick, will, in the coming years of industrial depression, wander the streets of our cities without work and without bread. God give us common-sense.

This is a hard world in business. It always has been, and always will be. There are many good and generous men in it. There are many who will lend a helping hand to you in your adversity, but in the time of need you will not find them among the men who tried to get you to embark in speculation with your little surplus and to sell you something which would help you to "easy money."

Be self-reliant. Make your own investigation in investments. When you cannot, put your money in a good savings-bank. Distrust the financial demagogue as you distrust the political demagogue. Keep your hand on your pocketbook as you travel through life—first, to give always in proportion to your means to those who are poorer; second, to hold from those who would take through force or fraud what you need for yourself and yours. You will then have your hand where most of the other fellows have only their eyes. In this alone you will have the advantage of them.



THE SATURDAY
EVENING POST



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Poor Richard Junior's Philosophy

¶ Women's rights make children's wrongs.

¶ Never make up to an admirer; make up for him.

¶ Motherly women seldom have fatherly husbands.

¶ Too much regard for your heart goes to your head.

¶ Long hair and a short tongue are rare companions.

¶ If all the world were wise, how foolish life would be!

¶ Every woman is old at heart before she is gray of head.

¶ The curious maid resents nothing so much as curiosity.

¶ "Never give up" is a motto which doesn't apply at sea.

¶ Many a woman who is considered a lioness is really only a cub.

¶ "Try, try again" is all right; but "Do it!" is quicker and better.

¶ When his language is flowery his heart is pretty sure to be sere.

¶ The successful lover always speaks twice before he thinks once.

¶ To-morrow: the lazy man's curse and the wise man's opportunity.

¶ Flattery is a sort of honey which won't go on the bread of married life.

¶ If he kisses your hand it's platonic—if he holds it he means business.

¶ A word to the wise may be sufficient, but the man who talks to a fool is another.

¶ Looking backward—a good way to develop hindsight at the expense of foresight.

¶ The man who warns you that Time is money usually means his time and your money.

¶ No woman ever marries her ideal, for all women respect godliness and all love a dash of the Old Nick.

¶ "It takes nine tailors to make a man," but it frequently requires only one tailor's bill to break him.

¶ There are three things that no man can guess: the kick of a mule, the decision of a judge, and the age of a woman.

¶ The weakling lives in his memories of yesterday, the sluggard in his hopes of to-morrow; but there is only one day in the calendar of wisdom, and that is the present.

Dog Eat Dog

DESCRIBING a recent collision at the outskirts of a populous city, in which five persons were killed, the press report says: "So great was the confusion following the wreck that even the railroad claim-agents, who were on the ground almost immediately, were unable to locate all the injured."

Extreme indeed must the confusion have been. Most damage suits against railroads for personal injuries are prosecuted on a contingent fee basis, the lawyer taking a generous per cent. of the recovery for his services. The railroads complain that this is an immoral arrangement. That it offers a field for a pestiferous lot of shyster lawyers is well known. There is some ground, also, for the railroad complaint over the pretty constant tendency of petit juries in such cases to mulct the corporation regardless—which is surely prejudicial to our ideal of equality before the law.

But without the contingent fee and the un-legal sympathy of the jury, we wonder what show the average victim would have of getting compensation for his injuries. A crippled millionaire could, of course, hire his lawyers outright and stand the accumulating costs that the corporation's able legal department would heap upon him by postponements, appeals, new trials, and all those ruinous devices which do not exactly make for equity before the law between rich and poor.

This matter of damage suits is simply a phase of the cheerful dog-eat-dog relationship which has existed between the people and the railroads at so many points. A broadening realization of the inconveniences of this relationship is now moving Mr. Ryan, Mr. Yoakum and other rail magnates to welcome the square-deal idea.

To Save the Four Hundred

WE ARE disturbed by continued reports of the ravages, among the Four Hundred, of the recent decline in stocks.

The Four Hundred is, in the strictest sense, an adjunct or appendage of the Stock Exchange. A notable success in stocks often carries with it—*ex officio*, so to speak—a ticket of admission to high society, while with a reversal of luck one loses the ticket. This is perfectly understood and is an essential part of the game.

But the transfer system is slow. Under the rules of the Exchange the lucky man receives his money winnings within twenty-four hours. A certain probationary period—generally as much as a month—must elapse, however, before he can enter into possession of his social position.

What we fear is that some day practically the whole Four Hundred will get wrong on the market and lose their positions. A complete disintegration and disappearance of high society will necessarily follow. The winners will find themselves with privileges of admission to an institution that has passed out of existence; they will have tickets, but the show will be shut up.

To guard against this contingency a certain proportion of the Four Hundred—say, twenty-five per cent., the regular banking reserve—should be put in escrow and held to guarantee the perpetuation of the institution.

The San Francisco Case

IN MANY cities a thieving political machine has gained power and sold out the town to thieving corporations. Considering merely the fellowship between two sets of thieves, the situation in San Francisco is exactly like that which obtained in St. Louis and elsewhere. What makes the San Francisco situation different is that the machine wore a union labor badge, instead of the more conventional "Democratic" or "Republican," and that the nucleus of its support consisted of union labor votes.

This machine, measurably, gave the unions what they selfishly wanted—passing laws in their interest and favoring them administratively. The blame that must rest with the unions is that they were too intent upon their own advantages and too careless of the general good; that they voted more as labor unionists than as citizens.

But this selfish fault is not peculiar to labor unions. Some San Francisco supervisors have confessed to taking bribes. To get their confession the District Attorney granted them immunity. Some persons regret this—because to imprison the supervisors whom they helped to elect would be such a bully smash at the unions. This pious attitude toward them, on the part of some with whose economic interests they conflict, does not seem to us likely to promote unselfish citizenship on the part of the labor unions.

A Delusion of Seventy

TO THE boys of Princeton University, the other day, Mr. Cleveland declared that he was not disposed to seek sympathetic consolation for his seventy years. In other words, he had not yet begun to talk to himself about the compensations of age.

This state of mind in Mr. Cleveland's case is, of course, encouraged by contemplation upon what is behind him as well as by the presumably happy circumstances of his present being. None the less, his statement points a wholesome fact which is very apt to be forgotten when we begin to philosophize. The so-called compensations of old age are, in many cases, no more than the excuses with which we try to defend the deficiencies of our own part in life.

The dictum, a man is as old as he feels, only tells half the truth. A man is as old as he makes himself feel, comes nearer to it. And about the quickest way to make himself feel old is to begin hunting for those compensations with which Mr. Cleveland says he has not yet been troubled.

A good many people have the idea that to grow old gracefully one should cultivate slippers, a stout cane, an indulgent smile and, above all else, an ability to make the best of a bad case. But why a bad case, at all? And, if not a bad case, why compensations? Where the real thing is within reach—a rational enjoyment of life as it offers itself—why try to make a virtue of contenting one's self with a substitute?

The Joy of Modern Improvements

THE Bank of England's essential greatness consists in this: It has no telephones. A statement that wireless telephony has been invented reminds us of the fact.

Said a man of rather extensive activities not long ago: "My stenographer and office-boy were away this morning. I opened my own mail. Out of forty-nine communications twelve were of some importance. Also, I answered nine telephone calls, of which six were mere vexations. I wished to call up a couple of men, but the bother of getting the connection led me to take the chance of meeting them at the club at noon. I missed them, but found it didn't very much matter."

Next to the typewriter and stenographer the telephone is the great multiplier of communication. Thanks to them, communication is so easy that no message is too trivial to be sent, and a man of extended interests would go crazy if he were not shielded by secretary and telephone-boy—whom also he employs to forward his own trivial communications to others.

Wireless telephony! "Get me Smith, somewhere in the neighborhood of Mt. McKinley. Hello, Smith! Polka-dot ties will be worn this spring."

The Sunday Edition Tonnage

A FLOURISHING Western newspaper announces that the price of its Sunday edition has been raised to ten cents.

Formerly, it says, the Sunday edition weighed only half a pound per copy. But, ever keeping abreast of its contemporaries in the matter of supplying Sabbath-day information and entertainment, it has gradually enlarged and embellished the issue until now, it finds, each copy weighs between two and three pounds, and even the strongest boys can carry only thirty to thirty-five copies.

With compensation based upon a five-cent price, therefore, the carrier, after a laborious day, has not earned a living wage. The price must be advanced to give him proper pay.

Also, for news-stand deliveries, a two-horse wagon can now barely cover the territory which, formerly, a one-horse rig covered with ease.

Surely the publisher is justified on these grounds in raising the price. His further argument that the white paper in the Sunday edition costs more than five cents is obviously weak. The purchaser does not get white paper—which is a commodity of considerable usefulness. It was a fancy of the late Eugene Field that, in time, the newspapers would supplant the magazines as purveyors of literature. The newspapers, however, have chosen a different line of development, running mostly to tonnage.

The Rights of Abutting States

IN SOME States the law provides that a street railway cannot be laid in any thoroughfare except by consent of a majority of the owners of abutting property. In a famous case the Illinois Supreme Court held that certain frontage consents were void, because the street railway had bought them. The consent, said the Court, was not a personal perquisite of the property-owner, to be disposed of for his own advantage; but was a trust from the public, vested in him in order that all the property on the street might be protected from unjust depreciation.

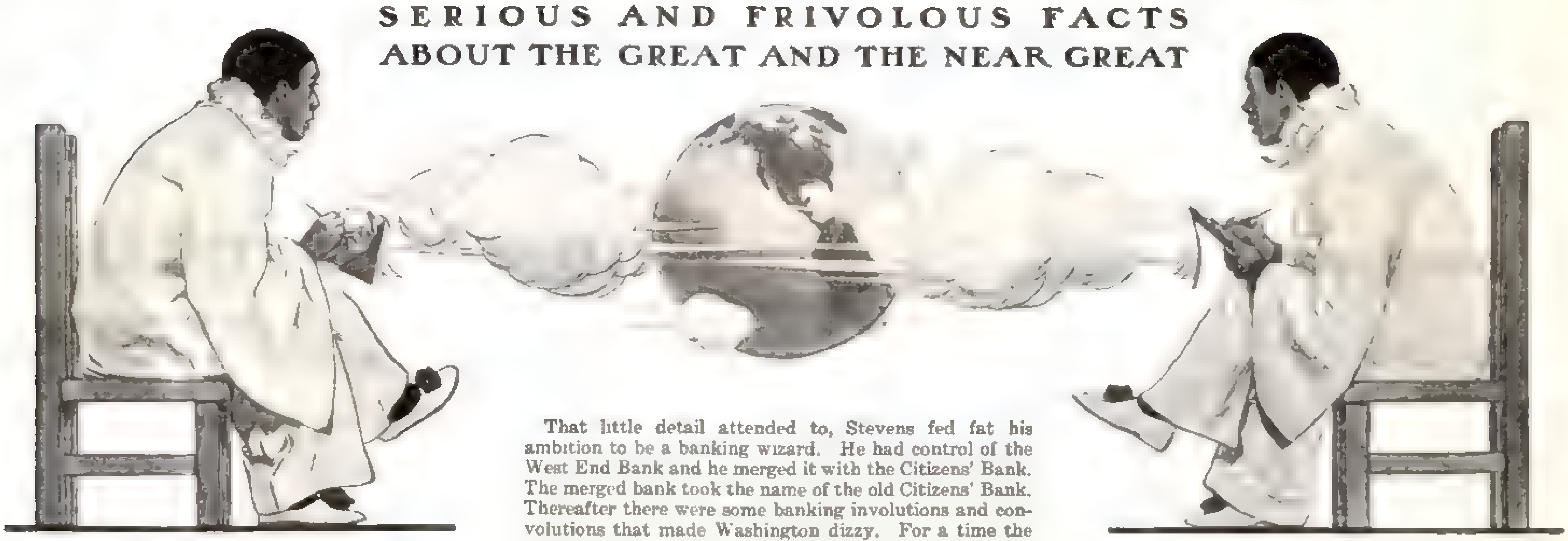
We wish this principle could be made to apply to Senatorships—especially in the West. The East cannot give itself any airs over the West on a pretense that it is less careless about handing Senatorships over to representatives of private interests, but, on the whole, its sins are rather more seemly. The most conspicuous representatives of private interests whom it sends to the Upper House are men of acknowledged ability. Closer to Washington, it has a much keener perception of a Senator's national importance.

We nourished a delusive hope that the Clark episode would have a large educational influence, and thereafter no State, East or West, would treat a Senatorship as a purely private and personal plum, to be handed out to whomsoever it pleased. Colorado Republicans, we find, are satisfied to give that State's plum to their open-handed friend, Mr. Guggenheim. How many people outside of Colorado are pleased to have Mr. Guggenheim pass upon their laws? This point of view seems not to have occurred to Colorado Republicans.

Its importance to some eighty million people outside of that State is quite obvious, however. Setting Guggenheim in power over so vast a population that has never experienced his liberality in the matter of contributing to campaign expenses seems hardly a fair arrangement.

WHO'S WHO—AND WHY

SERIOUS AND FRIVOLOUS FACTS ABOUT THE GREAT AND THE NEAR GREAT



Governor Hughes' Chief Gunner

FREDERICK C. STEVENS is a promoter who promotes. Likewise, he is a financier who finances, a merger who merges, a backer who backs, a hater who hates, and a fighter who fights.

Then arises the man on the front seat who says: "Very good. I'll bite. Who IS Frederick C. Stevens?"

Just at present he is State Superintendent of Public Works in New York; also, he is president of the Commercial National Bank in Washington; also, he is a breeder of hackneys in Attica, New York; also, he is fourteen or fifteen other things, but, mostly, he is the man behind the Charles E. Hughes gun for President in 1908, it being a habit of Stevens, now seemingly incurable, to back people for political place, and a near-habit to win his battles.

Stevens has been Mark Hanna-ing folks for years. Incidentally, he has picked a plum or two for himself. Until this moment the biggest candidate he has pushed along has been a Representative in Congress, but, if his plans prevail, he will be found sitting at the inner desk in the Hughes headquarters along about this time next year, pulling a few strings and pervading to quite an extent. Stevens is a sort of a professional Warwick. Being a good judge of money he provided himself with bales of that desirable commodity early in life, and it is a fad of his to play at politics.

A Bundle with Ells and Bow-Windows

STEVENS' father was a railroad contractor in the days when The Powers were not so peevish about railroads as they are now. The father accumulated a million or two, or maybe three. He passed this agreeable bundle along to the son, who put some ells and bow-windows and mansard roofs and porte-cochères on it, and then began to dip into politics. Like many another citizen of note, Stevens chose Washington as a business centre, but, necessarily, had his politics staked out in another State, there being nothing to which anybody can be elected in Washington, except once in four years, when there is tumult and shouting over the selection of delegates to the national conventions, which is a high honor and allows the delegates elected to pay their own expenses.

After Stevens had been in Washington for a time and had laid in a bank in case of emergency, he discovered an octopus right under the shadow of the dome of the Capitol. An electric light and power concern had a monopoly. This was a horrid condition. Stevens could not abide it. He organized another electric light and power company to fight this monster that was sucking the life-blood from the people and otherwise comporting itself like a well-regulated octopus of commerce. There were negotiations, and more negotiations, and then some. Finally, the octopus—that is, the original octopus—was crushed, which is the proper thing to do to octopi, although it has always seemed that crushing one would be a squashy and mussy operation.

Anyhow, the octopus was crushed. The citizens of Washington breathed a sigh of relief. Their moment of victory was at hand. So it was, *at* hand. It never did get *in* hand, for the old octopus, in its crushed condition, was merged with a few street-railway companies and a bank or two thrown in for good measure, and electric light and power became about as cheap as it had been before the squash.

That little detail attended to, Stevens fed fat his ambition to be a banking wizard. He had control of the West End Bank and he merged it with the Citizens' Bank. The merged bank took the name of the old Citizens' Bank. Thereafter there were some banking involutions and convolutions that made Washington dizzy. For a time the first thing a Washingtonian did when he took up his morning paper was to say: "Well, let's see what banks were combined yesterday." The Citizens' went along for a time, and then it was merged with the National Metropolitan. That made the new one the Metropolitan-Citizens'. Pleased with his accomplishment of making one bank grow where three had grown before Mr. Stevens took the helm of the merged West End-Citizens'-National Metropolitan. Whereupon there were loud shouts from the old and conservative—oh, very conservative—financiers who had owned the National Metropolitan. They could not see Mr. Stevens in any light. Stevens could see them, however, and he gave them what is technically known in banking and financial circles as the hoarse hoot.

Stevens versus Wadsworth

THE conservative National Metropolitan people had a succession of fits. It was a common thing to see E. Southard Parker and his associates throwing handsprings all over the place. Washington people used to go in, when they had nothing else to do, and watch the performance. Meantime, Stevens smiled a chilly smile and kept hold of the tiller. Then the National Metropolitan people dug deep into the treasure chest and bought out Stevens, thinking that would hold him for a time. It delayed him but a few minutes. For he went out and organized another bank with the profits, made himself president of it and garnered a few of the National Metropolitan's best men for officers in the new institution, just to show there was no coldness.

The new bank flourished and prospered. Stevens remained as president and is president now. While all these financial gymnastics were going on it is needless to remark that Mr. Stevens was losing no money. Still, the mere accumulation of wealth is not much of a diversion—after you have enough—and Stevens fussed with politics up in New York State. He was in James W. Wadsworth's Congressional district, and, in common with all the rest of the Wadsworth people, recognized the divine right Wadsworth had to go to Congress forever from that district. Therefore, Stevens picked out the State Senate for his share, and he was elected twice.

Frederick C. Stevens, Who Will Touch Off the Hughes Gun

It gradually dawned on Stevens that, perhaps, the Wadsworth patent on the Congressional nomination had expired. He looked around a bit with a view to going to Congress himself. Wadsworth laughed. The idea was absurd. And, to show Stevens his proper place, Wadsworth had Stevens' State Senatorial district changed so Stevens could not get back to the Senate even. It was bitter, bitter crool, but the Wadsworth people thought Stevens needed the lesson. Temerity is a grievous sin in these pocket boroughs.

Whereupon Stevens took thought with himself, and when Peter A. Porter, of Niagara Falls, decided to run for Congress on a cow, prodded the cow along on its way. As soon as the cow slowed down a bit, he prodded again. The cow and Peter won in a walk. Stevens sat back and gave Wadsworth what is technically know in political circles as the hoarse hoot.

Canals a Stevens Specialty

WHILE he was State Senator he became chairman of the joint committee of the New York Legislature to investigate gas and electric lighting companies in New York City. He selected a bookish lawyer named Charles E. Hughes to be counsel for the committee. Nobody knew Hughes when he started and everybody knew him when he had finished. That selection by Stevens brought Hughes so far into the limelight that Hughes was made counsel for the insurance investigators and elected Governor on the record he made there.

Soon after Hughes took his seat he announced that his Superintendent of Public Works would be Frederick C. Stevens, and Stevens took the job. In a moment of absent-mindedness, a few years ago, the people of New York voted $101,000,000 to widen and deepen and otherwise reconstruct the Erie Canal so a flat-bottomed rowboat could be towed through it without getting aground.

Various Superintendents of Public Works pulled out their few remaining hairs over this problem, but Mr. Stevens, having a luxuriant growth of whiskers, took the place gayly. You see, it helped make the Wadsworths uncomfortable, and it gave him a place in the Hughes administration. The canal will be fixed up.

Meantime, just to keep busy, Stevens offered to furnish the financial backing to William J. Oliver when Oliver thought he had the contract to dig the Panama Canal. Stevens rather likes canals, apparently. However, Mr. Oliver did not get the contract and that limited Stevens in that regard.

Stevens is the close friend and political adviser of Governor Hughes. His idea is, no doubt, to nominate Hughes for President in 1908 on the Republican ticket. He would just as lief back that undertaking as any other. It's all one with him, so he gets action. He is looking toward the future with an eagle and a horoscopic eye. If he can pull through Hughes—if he can—the office of Secretary of the Treasury would fit him like the paper on the wall.

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EVERY dealer has our authority to deliver a Bohn Syphon Refrigerator to your home for a ten days' trial. *This Home Test must prove the truth* of all the following claims or the refrigerator may be returned and full purchase price will be refunded:

Celery, muskmelons, onions—any vegetable or fruit will not taint milk, butter, and the like (*in open vessels*), in the same Bohn Syphon Refrigerator food compartment, *proving absence of dead air.*

Milk will remain fresh, sweet and of perfect nourishing quality for at least 72 hours in the Bohn, *proving absence of germ life.*

Matches will light freely after a day or more in the Bohn food compartment—the *supreme test of dryness.*

A given quantity of ice will keep the Bohn Syphon Refrigerator 6 to 15 degrees colder than any other of equal size, and the ice lasts longer, *proving economy.*

The food compartment of the Bohn Syphon Refrigerator is as large as that of any refrigerator for size.

A lighted match will almost flicker out in the active current of live air from the base of the ice chamber, *proving perfect circulation.*

Remember—You prove these statements in your own home at absolutely no risk. There is no refrigerator so beautiful in finish, symmetrical lines, interior spotlessness and daintiness, as the Bohn Syphon Refrigerator.

Note double doors. There is extra shelf room and high
milk bottles. Porcelain or enamel lining, and in

No. 1 Style A

We manufacture down to this size. Complete Bohn
equipment the same as our highest priced
or larger refrigerators

One of the larger home refrigerators Doors with or without glass panels Lining porcelain or enamel Several sizes and styles similar

How the Railroads Tested The Bohn

Refrigeration is a business with the railroads. The saving in keeping things longer either in dining or refrigerator cars means thousands of dollars to them for every extra hour. Tests for economy, for preservation, for dryness, for temperature, were conducted individually by *all the American Railroads* and *without* exception they adopted the Bohn System.

The railroads proved under scientific test exactly the same things we want you to prove in your own home. They kept accurate records on ice used, temperature maintained, condition of foods, state of dryness, etc. But the remarkable fact is that though these tests were conducted by many roads, under varying conditions, in different seasons and climates, the result was the same—*The Bohn was Supreme.*

Adopted by All Railroads

Think of that? Without exception America's great railroads all adopted the Bohn System for dining and refrigerator cars.

Now note that *every Bohn Syphon Refrigerator* is equipped with our patented Syphon System of *live-dry-air, germ-killing* circulation.

You get exactly the same construction and refrigerator perfection at your dealer's at a reasonable price, that has given us the immense dining and refrigerator car business.

Will you not see your dealer at once?

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WHITE ENAMEL REFRIGERATOR CO., 15

Made in **50** Styles, Sizes and Prices **America's Favorite**

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Porcelain Linings

Our porcelain is melted into and made part of sheet steel

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FULLY CATALOGUES BOHN REFRIGERATORS

WE WANT to send to every reader of THE SATURDAY EVENING POST, *without charge*, our elegant 1907 book on *home refrigerators*. It is out of the ordinary. *It tells many startling truths about the relation of poor ice boxes to typhoid, epidemics, cholera, etc* It tells the truth about refrigeration and reveals the true importance of the receptacle for the greater part of the family food. Further, this book shows the genuine elegance as well as excellence of the wonderful Bohn Syphon Refrigerators, and illustrates beautiful refrigerators at a *reasonable price*.

While the great majority of POST readers can see at their dealer's much that our combined book and catalogue shows, there are many who cannot be supplied by a dealer.

To all these especially we want to send the 1907 book. It will prove interesting and valuable and will place the refrigerator subject squarely before you.

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WHERE WE HAVE NO DEALER

Where we have no dealer, no matter how great the distance, we will supply Bohn Syphon Refrigerators to the individual purchaser. Bohn Refrigerators bought from our catalogue are fully guaranteed and the customer is protected in every way Safe delivery is also guaranteed and shipments are made promptly from our factory stock. Selections are made safely from our very accurately illustrated catalogue and satisfaction is assured. It should be remembered, however, that this offer is only for the purpose of accommodating those not in reach of our retailers, who are to be found in all the principal towns of the country.

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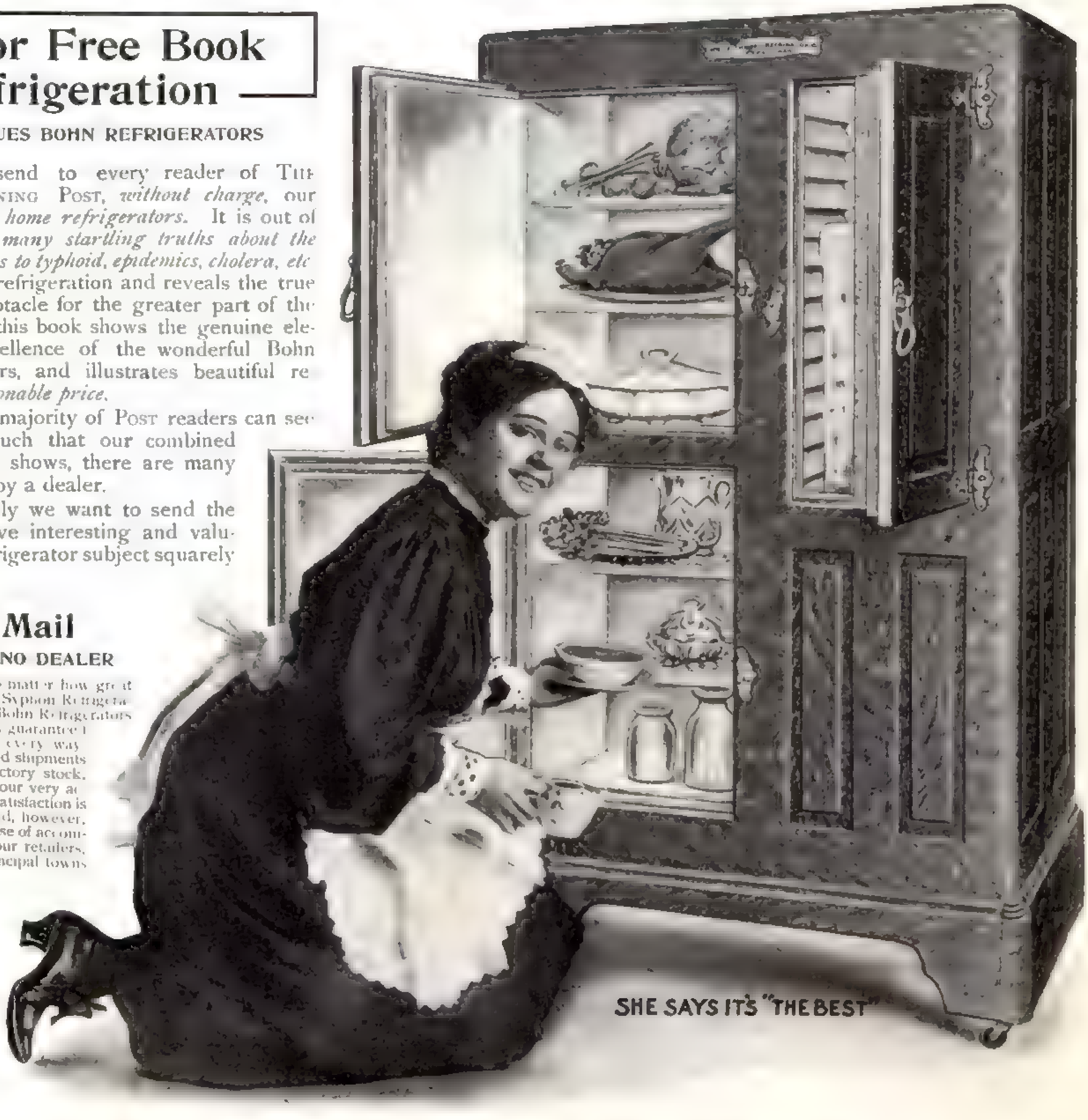

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THE STEIN-BLOCH CO.,
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Write for "Smartness," and where to see the clothes.

PLAYER FOLK

PHOTO. BY E. F. [illegible]

Miss Florence Farr

Lilting to the Psaltery

WHEN folks undertake to recite verse you can usually tell those who really understand poetry, because you can't see them for the dust. It is only a little better, from the point of view of the merely literary, when poems are sung, for, in proportion as the singing is fine, it becomes impossible to hear the words. Hitherto there has been a bitter choice between words without poetry and songs without words. Miss Florence Farr is leader of a new movement which is changing that.

Her original incentive she derived from William Butler Yeats, chief exponent of the poetic revival in Ireland. His idea is that in the more primitive times, when lyric poetry chiefly flourished, it was neither recited nor sung, but chanted. The speaking voice was used, but with the accompaniment of slow, irregular cadences on a stringed instrument, which inspired and artistically justified a greater vocal freedom. With the aid of Miss Farr, who as an actress has been identified with the advanced literary theatres in London, and Mr. Arnold Dolmetsch, known on both sides of the Atlantic as a connoisseur of old music and performer on obsolete instruments, he has instituted the art of "lilting." Miss Farr has met with the most cordial praise from the leading English critics, and is now introducing her art in the cities of America.

The instrument she uses is a modification of the psaltery of Biblical usage and was made for her by Mr. Dolmetsch. With the aid of it, and of the simple accompaniments which she herself has written, her voice, remarkably pure and strong, attains an utterance which is distinctly clear, and which at the same time envelops the text with an atmosphere of music at once imaginative, varied and full of character. Songs by the poets who wrote for the conventional musical accompaniment she does not willingly attempt. But with all primitive poetry, and modern poetry written in a primitive manner, her results are extraordinary.

One traveler likened her lilting to folk-songs he had heard in Finland, another to New Zealand folk-songs. There is a suggestion also of the Gregorian chant.

The range of her selections is very wide. In a single recital, lately given in a private house, she began with Yeats, Douglas Hyde and others of the modern Irish school, passed to William Blake, then to one of Nietzsche's Zarathustra rhapsodies, a passage from the Bacchæ of Euripides, a selection from Homer, the music for which she adapted from the modern Greek manner of reciting the Iliad, and finally to a psalm of David.

She is a friend of Bernard Shaw, and was instrumental in bringing his plays before

TRADE MARK
"Porosknit" SUMMER UNDERWEAR
REG. U. S. PAT. OFF.

for men *lets your body breathe.* Think what this means to you in bodily well-being!

¶ A continuous current of fresh air passes through the holes in the fabric, cooling, cleansing and stimulating the pores of your skin.

¶ You perspire naturally in "Porosknit" but the perspiration stays neither on the body nor on the garment. The air filtering through the perforations dries both at the same time and dispels all offensive odors.

¶ Comfort in Summer is only underwear-deep. In air-free "Porosknit" you cannot help feeling cool, clean and refreshed from get-up to go-to-bed.

¶ Ask your dealer for "Porosknit" and insist on seeing the label in every garment. Take no "just as good." Free sample of the fabric and booklet *"Inside Information"* sent if you write.

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Foot Comfort From the Start

Chas. K. Sharood

"WHEN my feet trouble me, I can't think properly, consequently I am not fit for business," said the Manager of a large corporation.

You've been in that fix, haven't you?

Because the average shoemaker (custom or ready made) doesn't *know* the *true principles* of Shoe-construction.

And your feet are cramped and distorted into shoes that *torture.*

Now, the *human foot* is a most complex organism—composed of 26 bones held together by flexible ligaments and tendons.

Unless there is plenty of room and freedom of action, the joints are thrust out of place—and the pressure or friction produces corns, bunions and callouses a plenty.

If the inner sole is of stiff, hard leather, your feet get sore, tired and inflamed.

In fact there is a *sympathetic relationship* between the feet and the rest of the body—if the feet ache, you feel *irritated* and *weary* all over.

• • •

When I started to manufacture shoes, 25 years ago, I recognized these common defects of ordinary shoe-making—and I determined to overcome them.

The result is the *RE-Z Pneumatic Sole Shoe,* the crowning effort of a life-time of successful shoe-making.

In *outward appearance,* the *RE-Z* doesn't differ from any other high-class shoe—the Uppers, Soles, Stitching, Hooks and Eyelets are all of the finest quality and material—

The workmanship throughout is of the best, and this shoe conforms readily to the shape and movement of the foot.

• • •

But it is the *RE-Z Pneumatic Sole* that makes this shoe *distinctive* and *different*—

This sole is made of a combination of *wool* and *cotton,* antiseptically felted, covered with a special leather lining. It can't "roll or bunch up" like ordinary cushion-soled shoes, and form ridges and humps.

RE-Z Pneumatic Soles.
$5.00

Under this is a waterproof canvas interlining, and between this and the outer sole, a *cork sole,* laid in *rubber cement.*

The *RE-Z Pneumatic Sole* gives absolute protection against dampness, and colds, neuralgia, rheumatism, and insures "*Foot Comfort from the Start.*" It prevents cold or tender feet, and relieves chilblains, swollen joints, etc.

I make these shoes to sell at $5.00 per pair. If [illegible] I will supply you direct, express prepaid, on receipt of price.

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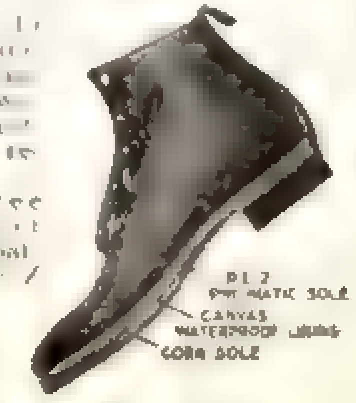

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One of Our Dainty White Wash Dresses Will Make Any Woman Look Attractive and Comfortable on the Warmest Day in Summer.

These charming and serviceable garments are ready-made. We are offering them at prices that bring them within the reach of everyone.

WE GUARANTEE SATISFACTION

Your money back if you want it.
We fill your order the day it reaches us.

Dress No. K-581. The design here shown is a particularly effective Lingerie Princess Gown of fine white Persian Lawn and is an admirable selection for all smart functions and exclusive wear.

The Waist is topped by a [illegible] yoke and collar [illegible] [illegible]

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Price $7.45, postage 24 cents

Dress No. K-581

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Write to-day for our new Summer Catalogue, sent free by return mail.

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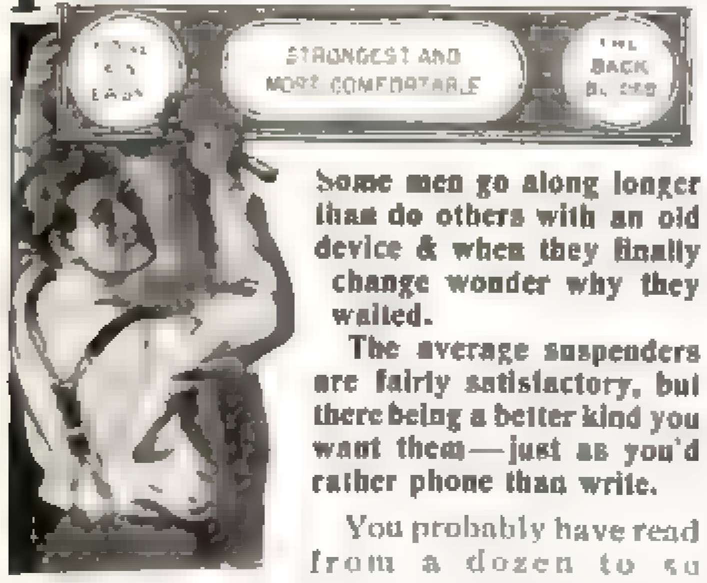
Largest Ladies' Outfitting Establishment in the World
Mail Orders Only. No Agents or Branches. Est. 18 Years.

President Suspenders



Some men go along longer than do others with an old device & when they finally change wonder why they waited.

The average suspenders are fairly satisfactory, but there being a better kind you want them—just as you'd rather phone than write.

You probably have read from a dozen to 50 President advertisements & forgot to ask for Presidents whenever you bought suspenders.

Presidents are the easiest strong & strongest easy suspenders. They rest so lightly on the shoulders you can't feel them—the back slides with every move, relieving all strain.

No pulling at the waistband—your trousers stay smooth. No leather ends to stain your shirt, & President ends are stronger than leather ends.

Light, Medium & Heavyweight. Extra long for big men. Special size for youths & boys.

If you can't get Presidents in your city buy of us by mail. After 3 days' wear, if unsatisfactory, return for your money. Try your home stores first. **50 cents a pair.**

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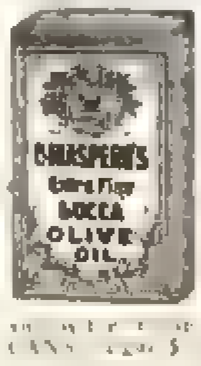

[illegible] and a necessity—[illegible] Extra [illegible] Packed in cans and bottles. [illegible] gal $1.00, ½ gal 55

SPECIAL OFFER—To introduce this Olive Oil we will send a full pint can to any address EXPRESS PREPAID, on receipt of 50c

C. MASPERO, Importer, Dept. S. 333 Greenwich St., N.Y.
(Pure Food Specialist and Government Expert.)

the London public by producing Arms and the Man. When Shaw heard her lilt Nietzsche he very characteristically said, "Why not some of my maxims?" And so, if Miss Farr's audience is sympathetic, she introduces a comic element by chanting certain maxims from The Revolutionist's Handbook.

A Laugh that Failed

WHEN Ethel Barrymore revived Captain Jinks, in which she made her début as a star some seven years ago, there was a great deal of curiosity as to whether it would prove to be outmoded—fashions in plays being almost as transitory as in gowns.

It caused almost universal surprise when Mr. Fitch's comedy and sentiment came out as fresh and delightful as ever. It was only Miss Barrymore who showed the flight of time, and it so happens that the remark can be made without serious apprehension.

In the scene in which Mademoiselle Trentoni—Colonel Mapleson's new prima donna at the old Academy of Music—is brought face to face with the mother of the young aristocrat who has gained the promise of her hand, the old gentlewoman protests "But you are an actress!"

With charming modesty and aplomb, Mademoiselle Trentoni replies to the implied charge: "There seems to be some question about that!"

On the first night of Captain Jinks the line was taken as having a personal reference to Miss Barrymore, who had the name and the good looks of her family, but was thought to be a bit of a stick. The audience laughed delightedly, and, as Mr. Fitch had so astutely calculated, was half won to the cause of the new star.

In the recent run of the piece the line passed unnoticed. In the seven intervening years Miss Barrymore has made her place with the public as something more than an attractive young woman.

Stop Thief!

PAUL ARMSTRONG considers that he has suffered more than his share of the penalty of success. No cry is more readily listened to than "Stop thief!" and the public is not apt at drawing the distinction between the man who has delivered the goods and the man who is caught with them on him. To claim credit for another's achievement is the easiest of all roads to notoriety.

A hero who is in love with a heroine meets her in a garden that is green, beneath a sky that is blue and under the light of a moon that is silver. Damaging coincidences!

If there happen to be closer similarities in two stories, the more successful author argues in vain that plots are notoriously few, and that originality lies not so much in the materials used as in the manner in which they are handled.

When Mr. Armstrong produced The Heir to the Hoorah, and made a striking success with it, he was roundly accused of having taken it bodily from an obscure story, and was obliged to make good his defense at law.

More recently, in dramatizing Bret Harte's Western romance, Salomy Jane's Kiss, for Miss Eleanor Robson, he ran into a far greater danger, and this time as a consequence of his own negligence. Laboring under the impression that the story was one of its author's earliest, and was unprotected by copyright, he went ahead and prepared his stage version, intending to make such a division of the proceeds as seemed fair to himself and his manager. Scenery and costumes had been prepared and the play had progressed far in rehearsal before he discovered his mistake. He immediately got busy with the cable, and, to his dismay, found that Bret Harte's heirs demanded heavy royalties on the production.

Fortunately for all concerned, a better arrangement was effected. The play contains, in addition to Bret Harte's picturesque and striking story, some of the best character delineation and play-making of the modern theatre.

It has generally been acknowledged to be the best thing Mr. Armstrong has done, and the most genuinely interesting of the recent school of Western melodramas; and it provides Miss Robson with one of the most interesting characters of her career.

SANITOL TOOTH POWDER stands alone as a positive safeguard against tooth decay. Its service is permanent and lasting.

Keeps the teeth white. Maintains their cleanliness. Preserves their soundness. Neutralizes the impurities of the mouth.

Sanitol Tooth Powder is unique in its oxidizing and antiseptic properties, that absolutely protect teeth, mouth and gums. Learn how agreeable to use and how beneficial it is by trying it. Get Sanitol from your druggist to-day.

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The Ideal Knee Drawer Garter

Your Initial on the Support

Made with the "Lincoln" adjustable glove snap fastener [illegible] No buckles, no holes [illegible] and the snap fastening [illegible] The "Lincoln's" the only garter made with the "Lincoln" adjustable glovesnap fastener [illegible] is controlled exclusively by us.

Measure just below the knee [illegible] or sent prepaid on receipt of 50c [illegible] "Lincoln" Garters—they're the best.

[illegible] undesirable buckle feature. Made in rights and lefts in three sizes [illegible] adjustable [illegible] adjustable 14 inches to 18 inches. Special sizes made on request.

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Makers of Lincoln Lisle 50c Suspenders
1819 Market Street Philadelphia, Pa.

A WOMAN FLORIST

6 Hardy Everblooming Roses 25c

On their own roots. ALL WILL BLOOM THIS SUMMER.

Sent to any address post-paid guaranteed to reach you in good growing condition.

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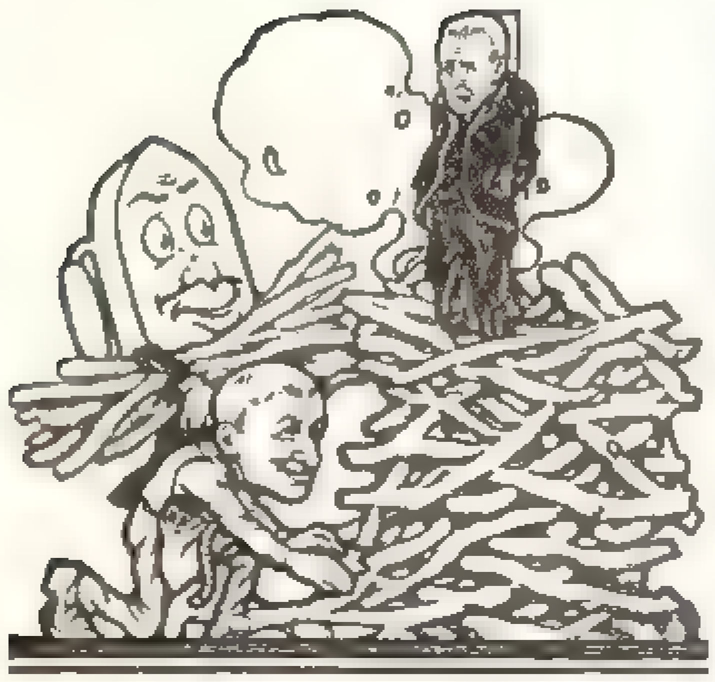


The Modern Sacrifice

By The Victim

I AM the most unfortunate of men!

Because of my ill fitting Suit, I am a Sacrifice to the Incompetence, Ignorance, Indifference and Cupidity of My two Arch Enemies — the Tailor and Old Dr. Goose — the Hot Flat Iron.

They're to blame for my Mental Anguish and Suffering —

For between them *they* made my Suit what it is — they fed the flames of my Sacrifice.

First to begin was the Tailor — *he* Cut my Suit all wrong — *then to save money he* hurried it through a lot of Underpaid Machine Operatives who slapped the Different Parts together in frenzied eagerness to earn their Scant Pay.

Then, although the Defects were observable, even to a Novice, and should have been corrected by Carefully taking the suit all apart and making it over again — the suit was given over to Old Dr. Goose — the Hot Flat Iron — who tried to press and stretch and shrink out *Actual Defects* of making merely by means of the Hot Flat Iron.

He "doped" in Style and Shape for a brief time only —

When I saw that Suit at the store it *looked* fine.

But a short time after I had worn it, it became as you now see it — I was Sacrificed for the Tailor and Old Dr. Goose.

Oh! if I had only bought a "Sincerity Suit"!

I wouldn't have this Tale of Woe, not much!

For "Sincerity Clothes" are Self-Respect Clothes — They fit and retain their Shape.

There's Dignity in the Smooth, Close embrace of the Collar — Smartness in the flat well-fitting Lapels — Style in the shapely Shoulders —

Class and *distinction* in every "Sincerity" Suit.

For every "Sincerity" Suit is carefully and Sincerely made — not a single detail is overlooked — no matter how trifling.

Expert Tailors do the Cutting — Tailors to their finger tips — and expert needle-workers make the Suit — Sew the Shape, Style, Wear and Satisfaction into the very Fabric.

When each "Sincerity" Suit is made up it is exhaustively Inspected — if the least Defect is found, the part is taken apart and resewn — not temporarily "doped" by the Hot Flat Iron — Old Dr. Goose.

A "Sincerity" Suit Costs its Makers a whole lot more than the kind of Suit I'm wearing —

But, I would not have had to pay a single cent more for a "Sincerity" Suit than I paid for this misfit.

"Sincerity Clothes" are sold by high-grade ready-to-wear dealers *everywhere*. Call in and look them over some time — you will not be asked to buy. See the Label below is in each Coat. It insures Style, Service and Satisfaction.

SINCERITY CLOTHES
MADE AND GUARANTEED

RAISING THE BOY

An Electric Lighting Plant

WE HAVE two boys, aged sixteen and eighteen. Their mother never allowed them to go on the street at night. So these boys cannot be blamed for their stay-at-home propensities. Before they learned to read for themselves I used to read stories to them in the evening, and in this way they became interested in books at a very early age. As soon as the older one learned to read, he read to the younger one.

As they grew older the younger one developed the tinkering habit. We allowed him to do as much of this almost as he wanted. I am not sure that we did not encourage him in this. Anyway, he has got a mania for making things.

At present the boys have possession of two rooms in the house: one as their sleeping-room, the other they call the laboratory. In this room they have installed a small electric lighting plant, from which wires run to different rooms where small incandescent lights are fixed — one at the head of the stairs, two in the cellar, etc. The "current" is generally from dry-cell batteries. They made the switch-board, a rheostat and a volt-meter, also a machine for generating static electricity that will give an inch spark.

In this room they have a small steam-engine that will propel small machinery, an emery wheel for sharpening tools, etc. This is what's keeping them off the street — at least it helps.

Just now the boys are attending High School in a neighboring city; this means getting up at 5:30 A. M. and walking three-quarters of a mile to the station, carrying their dinners and books; back at 2 P. M. for study, as the school is too crowded to admit studying there. After study hours and their chores are done, and on Saturday, when they are not sawing wood or engaged in outdoor sports with other boys, their spare time is spent in the laboratory. Electricity is their hobby. As to obedience, they were taught that when they were little tots.

Get the boys interested in good reading, and let them work out their ideas. Probably some noise will result, but it will not be "sounding brass or tinkling cymbals," and they will be at home nights.

— *A Boys' Man.*

The Boy Who Never Gives Up

ALMOST from the time my boy was able to prattle I have endeavored to impress upon him the meaning and worth of three things. First, he must be brave and fearless; he must never break a promise, and he must never give up trying, regardless of the obstacles that might confront him.

My father having served as an officer in the army during the Civil War, it was an easy matter for me to tell many true, stirring tales relating to his life and the lives of greater men, but none braver than the boy's grandfather.

I have known my boy to bite a sob in two and fight back the tears of disappointment because, as he afterward told me, "brave men wouldn't cry because they couldn't have their own way. They would bear it without a word."

Once his sister had a slight fall, and ran sobbing to me. "Don't cry," said Brother. "Just be brave."

Sister continued to sob, however. The brother walked up to her, and gave her a gentle shake: "Don't you *want* to be brave?" he questioned, his voice gravely surprised.

"When I'm a big girl," Sister answered, bound to defend herself.

"No — *now*," Brother declared very convincingly. "You want to begin right now, or you'll never learn."

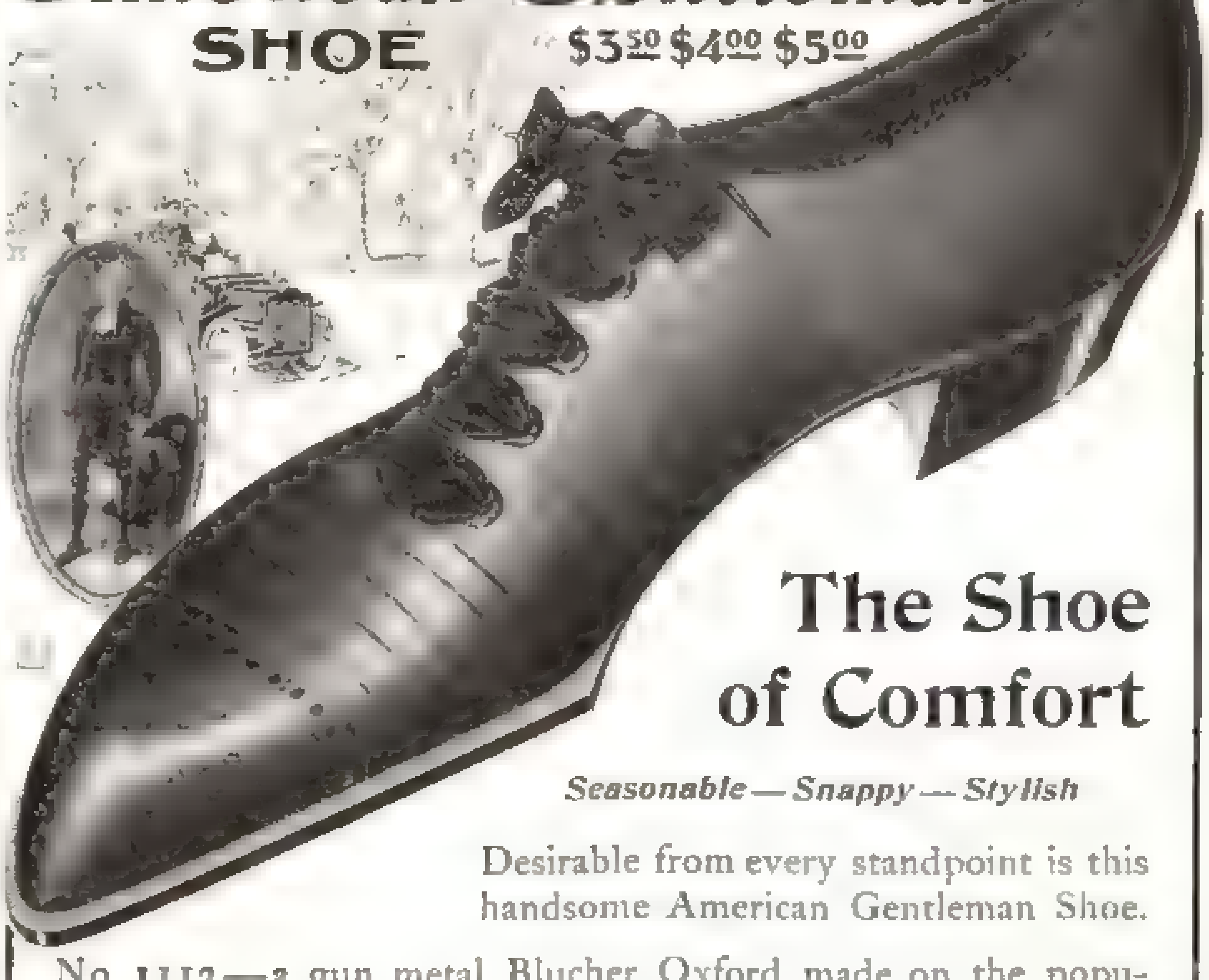
I am teaching him the value of his word by making him understand he must never make a promise without meaning to keep it, for once given it can never be broken.

Within a few days I heard him ask his four-year-old sister if she would promise to remain in the nursery until his return. She agreed.

"Remember, it's a promise," he said. "It's an awful thing to go back on your word."

American Gentleman SHOE

$3.50 $4.00 $5.00



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Seasonable — Snappy — Stylish

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No. 1112 — a gun metal Blucher Oxford made on the popular Tribune last. There's wonderful durability and wearing satisfaction in this and every other American Gentleman Shoe.

We are the largest purchasers of shoe leather in the world, and every pair of our shoes is made with strict fidelity to our motto: "Keep the Quality Up."

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Handsomely Illustrated Shoe Styles

HAMILTON, BROWN SHOE CO., ST. LOUIS, MO.
Largest Shoemakers in the World.

Williams' Shaving Stick

THE name "Williams" on Shaving Soap has, for nearly three-quarters of a century, been the shaver's guarantee of perfection.

In the richness and creamlike qualities of its lather and in its peculiar action in softening the beard and its refreshing and emollient properties, it is inimitable.

Williams' Shaving Sticks and Shaving Cakes sold [illegible]

THE J. B. WILLIAMS COMPANY
Department A GLASTONBURY, CONN.
[illegible]

"The only kind that won't smart or dry on the face"

I have found in various instances that this simple training has helped him to grasp the real sense of truthfulness. He appreciates, too, the fact his mother feels she can trust him implicitly, once his word is given.

When, at the age of four, he commenced to dress and undress himself, I discovered that clumsy knots in the shoe-lacings or unruly buttons would serve to discourage him very easily. This was likewise true while playing with his toys—blocks, for instance. The self-constructed house would tumble down before it was half completed, the train of cars refused to remain on the track, despite repeated efforts, until finally the little boy pushed his toys away with a gesture of weariness.

I sought to overcome this fault, and I believe I have succeeded by, after once showing him how to perform the numerous little feats that perplexed him, refusing to assist him again.

I not only read, but I talked about other little boys who had encountered the same difficulties, but because they would not give up trying had become successful men. These stories I related again and again whenever I thought the time ripe for such an illustration.

Since he was five I have never once known him to fail to accomplish what he had set his heart on doing. I have often heard him chide his sister for seeking aid when dressing her doll. "Trying was never beaten," he said once, and he is not yet seven. —*A Massachusetts Mother.*

How a Boy's Pal Raised Him

AT ALL times I was the constant companion of my boy, his comrade, his pal. He would leave anything—especially his books—for a romp with "Puzzy," as he called me. It was "Puzzy" who taught him how to sail his boat in the rain-barrel, roll his hoop, play marbles, leapfrog, etc., made his popguns, whistles, nigger shooters, bows and arrows; in fact, did everything to make his memories of home exceedingly pleasant ones.

His room was as large as any bedroom in the house, light and airy, with a swell-front bird's-eye maple dresser, containing a mirror in which only one reflection of his face could be seen at one time. The room was tastily papered, and at the windows were opaque shades and dainty sash curtains. The walls were adorned with pictures, photographs, etc., especially pleasing to a boy's fancy.

At ten years of age he could play as good a hand at whist, pinochle or cribbage as his father. To my certain knowledge he is not a gambler, and never will be. His playmates at the public school proved no worse than the companions he met at Sabbath-school. I never compelled him to attend Sabbath-school, remembering so well how I had been forced, after having gone barefoot all week, to crowd my feet into a pair of unbendable and non-stretchable shoes, don my Sunday clothes, an exceedingly uncomfortable white collar about two sizes larger than my shirt, limp ten or twelve blocks to church, where with burning feet and cold perspiration on my brow I would sit for as long an hour and on as hard a bench as I have ever passed or pressed, listening to some bald-headed deacon solemnly discoursing on how somebody with an unpronounceable name begat some one with an unmentionable name.

I taught him to have a wholesome respect for the almighty dollar, but not to devote his entire time to the accumulation of wealth, unless he would use it to ameliorate the conditions of his less fortunate brothers.

He was allowed freedom of speech at home; in fact, he was treated as an equal. It tended to broaden his views, and made him self-possessed under all circumstances.

He was permitted to go out nights and play with other boys, but we always knew where he was, and when he would be home.

He did not have to be called but once when meals were ready, and he always performed the dinner-table "stunt" in a heroic manner.

He was always encouraged to take all the outdoor exercise possible, and, with ten hours' sleep every night and plenty of fresh air and sunshine by day, grew into a sturdy, vigorous man.

The spending-money of his boyhood—with the exception of a few voluntary contributions from me—was made selling THE SATURDAY EVENING POST at five cents the copy. —*A. E. G.*

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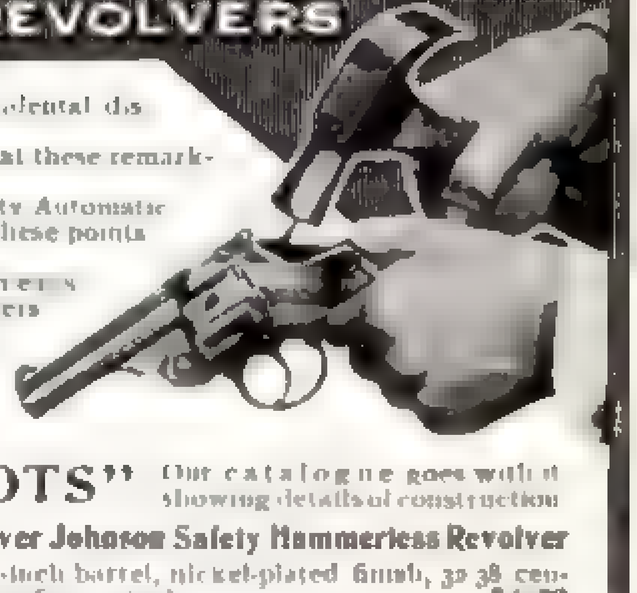

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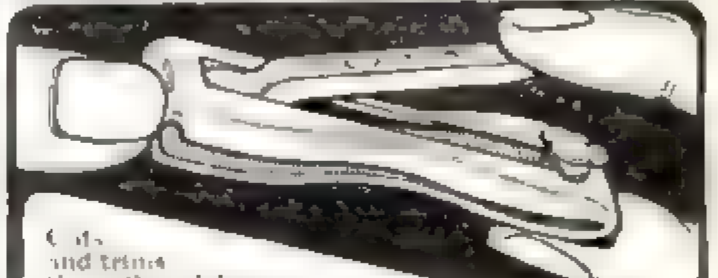

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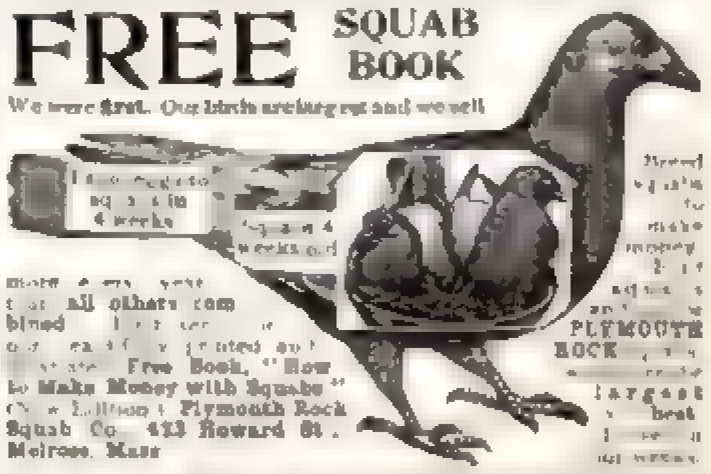
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Your Savings

Short-Term Notes and Bond Bargains

THE opportunity for the average man or woman with savings to make a safe investment that will yield a satisfactory interest is not always the same. Bonds, for example, which comprise the bulk of conservative investment, are higher in price at one time than at another. They are like wheat and corn, or any commodity. If the demand is great the price goes up, and when there is little demand the price goes down. Just now the demand for bonds is less than usual, and the prices for them are lower than ordinarily.

The falling off in the demand for bonds is primarily due to the condition of the money market, for money has a market value like bonds or any other thing that is used. The unprecedented prosperity of the whole country which has made a good deal of money for many people has also used up much money, or absorbed what is known as "working capital." This money has gone into enlarged business, new enterprises, improvements and extensions of railroads, and in the other ways that grow out of a great industrial and commercial expansion. As a result, money is scarce, and money, which is like any article that is scarce and in demand, is more valuable, then, than when it is plentiful. Hence, when people want to borrow money they must pay more for it at such a time. The market for lending money on a large scale is called the "time-money market," because people and firms borrow it for a certain time. It may be for a month or a year, and the borrowers must give good security (stocks or bonds). The rate of interest for this money is now six per cent. Usually it is four or five per cent.

What is the result? Banks or individuals that have money to invest—that is, to be put out to work to earn safely more money—want to put it where it can earn the most. With the opportunity to lend it at six per cent. they naturally do not want to put it into bonds that only pay four per cent. or a little more. If you happen to live in a small town anywhere in the United States you will find, very likely, that your bank, instead of buying bonds, has been sending money to New York, the centre of the money market, to be invested in "time loans," as the loans of the time-money market are called

Origin of the Short-Term Note

This state of affairs has produced a form of investment, practically as safe as a bond, and which is now available for the average investor with savings. It is in the form of what is known as a short-term note, and it comprises to-day one of the most desirable forms of investment for a man who has one thousand dollars or more to invest.

The short-term note is a substitute for a bond for this reason: at any ordinary time, when a railroad or industrial corporation needs money for improvements it issues bonds, to run from twenty to fifty years, and paying from three and a half to five per cent. The proceeds are used for the desired work. This year the corporations faced the same need of money, but the problem of raising it was harder because of the high money market. To follow the long-established plan of issuing bonds was out of the question, because the price of bonds was so low that they could only be brought out at a loss. As an emergency measure they issued short-term notes which pay a high rate of interest (the average is from five and a half to six and a half per cent.), which has caused them to be in demand by reason of their high yield. These short-term notes, as their name implies, are for much shorter periods than bonds. The average note is for three years and is the most desirable. Some are for one year and others run for five years. They are issued for short periods, because the railroads or corporations issuing them do not want to pay a high rate of interest for the money they borrow any longer than necessary, and because these corporations believe that by the time the notes mature the bond market will be in better condition.

The short-term note is like a bond in that it is a promise on the part of the railroad or corporation to pay money (one thousand dollars or five thousand dollars, as the

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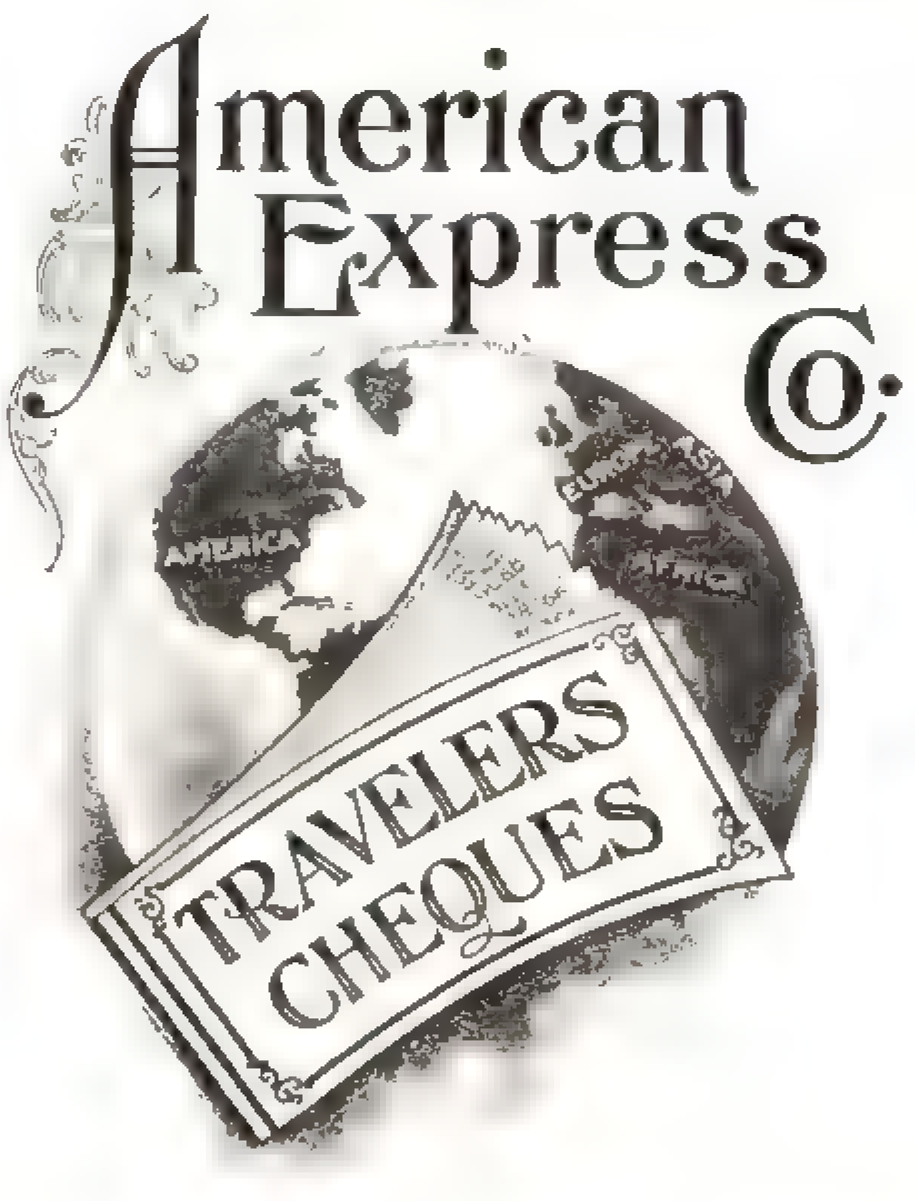

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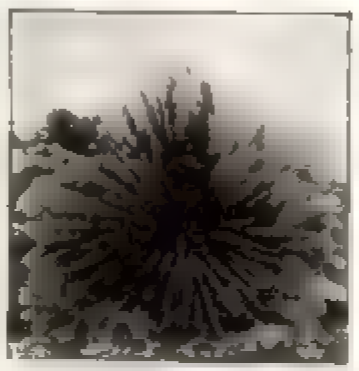

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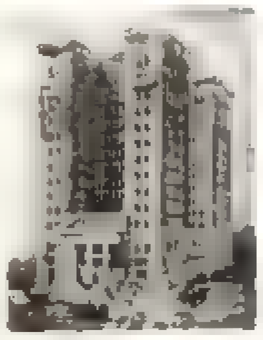
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denomination may be) which has been borrowed for a specific purpose. It is different from many bonds in that it is not a mortgage or a claim on anything, and in most cases depends for its value and security on the good name and earning power of the railroad or corporation issuing it. Sometimes these notes are collateral notes, and, like collateral trust bonds, are secured by deposits of stocks or bonds. They have coupons attached and may be registered, like bonds. They are brought out just like bonds, too, each issue being taken or underwritten by some great New York or Boston banking-house, and this house is usually the best guarantee of the integrity of the investment.

What commends the short-term note to the average investor is this: it pays a high rate of interest and it is generally safe. This is a combination that is not always obtained, because usually when people or corporations have to pay high interest it means that their credit is not good. The disadvantage of the short-term note as an investment is that it is a short investment—that is, maturing in a comparatively short time—and this causes the investor to face the problem of reinvestment. If the investor has more than one thousand dollars to invest it is a good plan to buy one short-term note which will give him a high yield of interest, say for three years, but to also buy a bond which will run a long time. The matter of reinvestment, however, is easily met now with the admirably-organized investment facilities which are everywhere accessible.

Types of Short-Term Notes

Many important railroads and large industrial corporations have issued short-term notes. Some of the best types of the highest class, which may be had in denomination of one thousand dollars except when otherwise stated, are as follows:

New York Central and Hudson River Railroad three-year five per cent. gold notes, due February, 1910. The interest is payable February and August. The total issue of these notes is twenty-five million dollars, and the proceeds are to be used to improve the system. This note may be bought for about $995, and the yield on the sum invested is about five and one-quarter per cent. The note is a direct obligation of a successful railroad. It is not secured by any collateral.

Louisville and Nashville Railroad Company three-year five per cent. gold note, due March 1, 1910. The interest is payable March and September. This may be bought for about $975, and the yield on the investment is about six per cent. This issue, which is for six million five hundred thousand dollars, is not secured by collateral, and is a direct obligation of one of the most important of Southern railroad systems. This road pays six per cent. dividend on its stock.

Pennsylvania Railroad Company three-year five per cent. gold notes, due March 15, 1910. The interest is payable March and September. This note cannot be obtained in denominations less than five thousand dollars. It may be bought at a price to make it cost about $4900, and the yield on the investment will be about five and three-quarters per cent. These notes are part of an issue of sixty million dollars, and are secured by bonds. The funds derived from the issue will be used for construction purposes, including the tunnel being built at New York City.

Lake Shore and Michigan Southern Railroad three-year five per cent. gold notes, due February, 1910. The interest is payable February and August. This note may be bought for about $995, and the yield is about five and one-quarter per cent. on the investment. The total issue of this note is for fifteen million dollars. It is a direct obligation of a railroad that is successful and reliable.

Michigan Central three-year five per cent. gold note, due February, 1910. The interest is payable February and August. This may be bought for about $985, and the yield on the investment would be about five and a half per cent. The total issue of this note is ten million dollars, and is a direct obligation of a large railroad, and has for its security a good name and well-demonstrated earning power.

New York, New Haven and Hartford Railroad five per cent. gold note. The interest is payable January and July. There are two issues, one for three million five hundred thousand dollars, due January,

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1910, and another of the same amount due January, 1912. Altogether this road has issued twenty-six million dollars in short-term notes. They cannot be had in denominations less than five thousand dollars, and the cost (they are above par) would be about $5080. The yield is about four and six-tenths per cent. on the investment. These notes are unsecured, and are a direct obligation of a successful railroad.

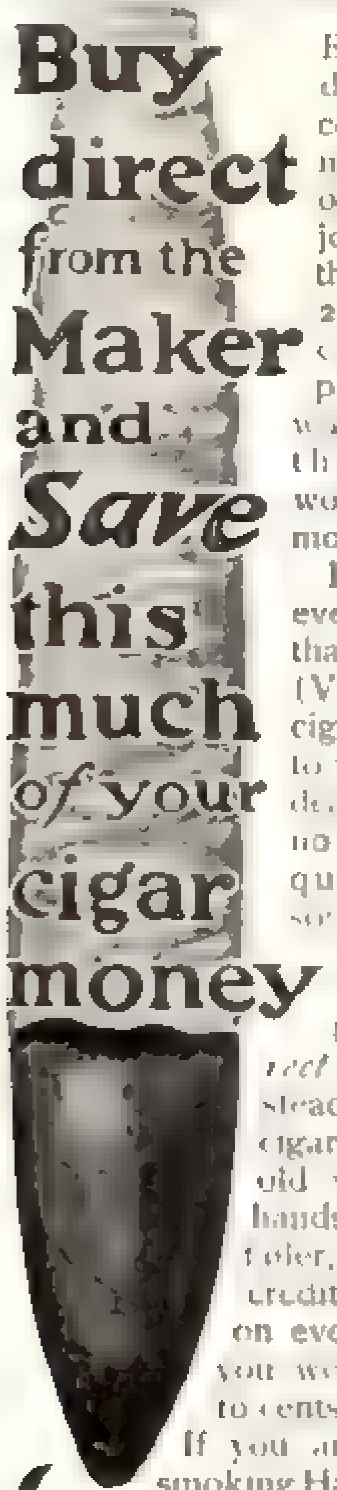
There are high types of industrial corporation notes, such as, for example, the Lackawanna Steel Company two-year five per cent. gold note. It is due March, 1909, and the issue comprises a total of five million dollars, which is secured by a pledge of two million five hundred thousand dollars of the company's first consolidated mortgage bonds, one million dollars Ellsworth Collieries stock, and other security. These notes may be redeemed (or paid up) by the company on any interest day, on sixty days' notice. This note may be bought for about $972, and the yield on the investment would be about six and a half per cent. The Lackawanna Steel Company has a large plant near Buffalo; extensive ore properties in Michigan, Wisconsin, Pennsylvania and New York; has 22,000 acres of ore lands and ore rights in Pennsylvania, and operates extensive coke ovens and furnaces at Lebanon, Pennsylvania.

Another industrial note is the American Telephone and Telegraph Company three-year five per cent. gold note, due January 1, 1910. The interest is payable January and July. This note may be bought for about $965, which would make the yield on the investment approximately six and four-tenths per cent. The total issue of this note is for twenty-five million dollars, and is a direct obligation of a company that is able to pay eight per cent. dividend on its capital stock. It is a New York corporation.

In view of the conditions described, the opportunity for the average investor to buy bonds at low prices is an unusual one. On account of the demand for short-term notes railroad bonds especially are cheap, and those to be had comprise the very highest class. In fact, you can buy high-grade bonds for nearly forty dollars less than you could a year ago.

Take, for example, the City of New York three and a half per cent. bonds, which sold twelve months ago for 107. They may now be bought at par. This is one of the best types of municipal bonds and is bought by savings-banks. Or take the Illinois Central first mortgage three and a half per cents. (St. Louis division), which were quoted a year ago at a little under par. You can get them now for about 89, which would make the yield on the investment about four and two-tenths per cent. So with many others.

In buying bonds now on account of the cheapness of the market it is well for the average investor to stick to those securities which are bought by savings-banks.


Quit paying exorbitant profits on your cigars

Buy direct from the Maker and Save this much of your cigar money

Every time you put a dime on a retailer's counter for a cigar it means a profit to him of 3½ or 4 cents. The jobber who supplies the dealer makes 2 or 2½ cents on your purchase. Therefore, you pay 10c. for a cigar which — if stripped of these two profits — would cost you no more than about 3½c.

For 10c. no retailer ever sold a cigar better than our **"La Callina"** (Victorias). This very cigar, if it was handed to you by a retail cigar dealer, would cost you no less than 3 for a quarter, perhaps in some cases even 10c. a piece.

It is only because *we deal with you direct* on a cash basis instead of having our cigars reach you in the old way — through the hands of jobber and retailer, selling on long credit, that **you save 6½c.** on every cigar for which you would ordinarily pay 10 cents.

If you are in the habit of smoking Havana cigars a box of La Callinas will prove the folly of ever paying 10c. or more; if, on the other hand, you smoke cigars usually retailed at 5c. a piece you will be astonished by the quality we offer for 3½c.

LA CALLINA VICTORIAS 3½C.

are fully 4¾ inches long, as shown in illustration below, strictly hand made in Cuban style and filled with a choice Havana tobacco — and when we say "Havana" we mean nothing but tobacco grown on the island of Cuba.

Suppose we send you **100 of these La Callina Victorias for $3.50 with the understanding that they must come up to *your* expectations. If they don't — we'll buy them back and not charge you for those you've smoked. If, in the face of this guarantee, you still hesitate, send us $1.75 for a box of 50.**

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You have the privilege of ordering [illegible] the number of [illegible] Key West Havana Seconds" at [illegible] low price of [illegible]. If you order 100 La C[illegible] you may order 100 Seconds for $[illegible]; if fifty, then fifty Seconds for $1.00.

FREE Until May 15th we will send FREE with every 100 La Callinas a miniature sample box of 12 "Old Fashioned Havana Smokers" [illegible] "between smokes."

Lord Edwin Cigar Co.
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United States Exchange Bank,
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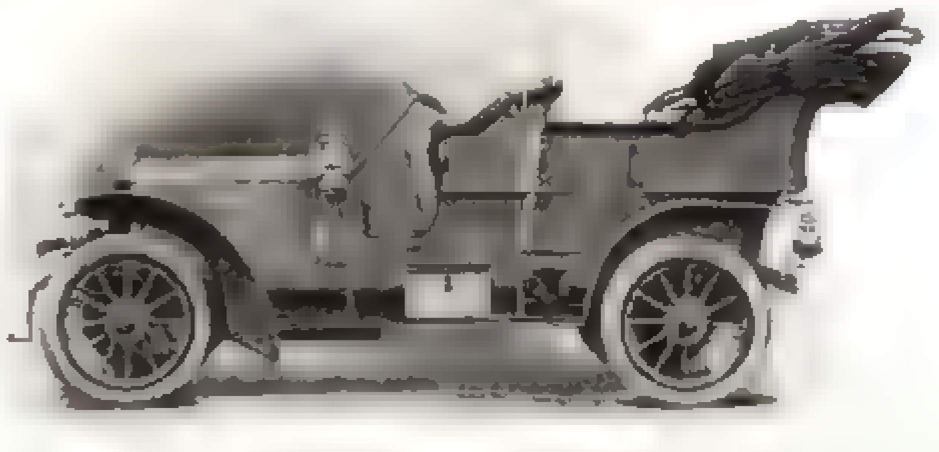
Model T—And what it means

While other makers are putting out their *Model D or F* we are making our *Model T*, and we have not skipped any letters of the alphabet, either.

For thirteen years we have been *making* (not assembling) automobiles, always under the keen eye of Elwood Haynes, the original genius of the company, and the pioneer to whose resource and inventiveness almost every automobile in America is, in some respect, *indebted*. The old situation — Haynes perfecting, rivals afterward copying — exists today.



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Take our rear axle roller drive, for instance. This feature is unique in the Haynes. It takes the place of bevel gears and makes feasible the previously impossible high-powered shaft-driven car.

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HAYNES AUTOMOBILE CO., Kokomo, Ind.
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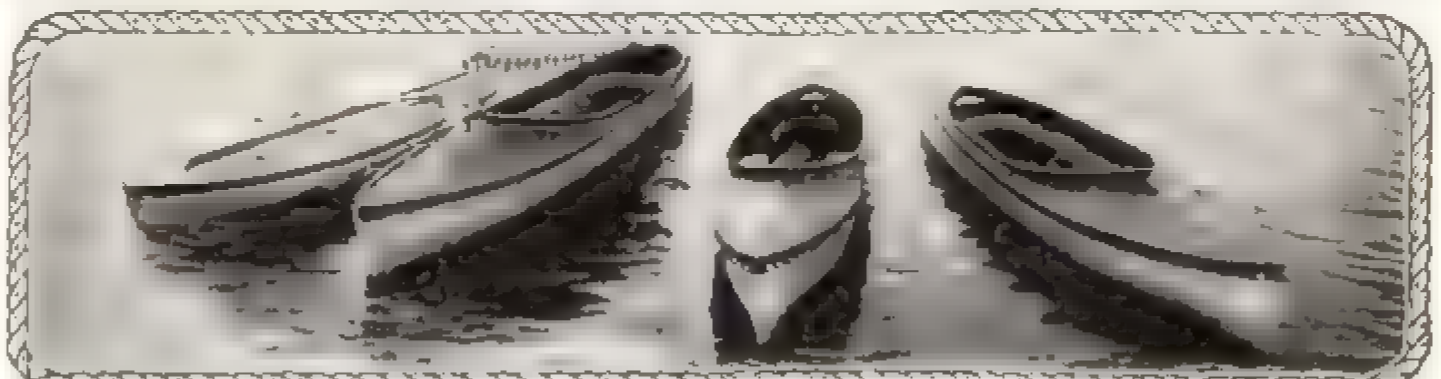

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And he would get it, too if he only knew of Holeproof Hosiery.

By a new process of combining certain yarns we are able to manufacture hose which are not only most comfortable and attractive in appearance, but which we guarantee *to wear six months without holes.*

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[illegible] them with new ones, provided they are returned to [illegible] within 6 months from date of sale to wearer.

You pay no more for them than the ordinary kind, but get five to ten times longer service.

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is assured by using

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Little, but never let go

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20 times for 25c.

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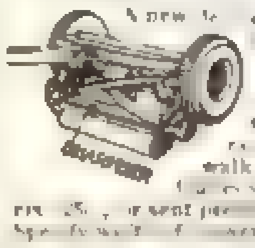


[illegible] keep even accurate edge [illegible] Nothing. [illegible] walk with Eureka Sharpener attached [illegible]

EUREKA SHARPENER CO. 1307 15th Street Detroit, Mich.

The Punishment and the Crime

(Continued from Page 15)

"I will not insist on the formality of putting up your hands, gentlemen; as the poet hath it:

"If the red slayer think he slays
Or the slain think he is slain,
They little know my subtle ways. .

"Now *I* know *your* subtle ways, being aware your guns are loaded with blanks. I offer in evidence that no one should try to reload. My colleague will proceed to testify. Doc," he called across us, "try the clock over my head—hold its little hands as they lay!"

"Ker-bang—two shots." A bullet-hole appeared neatly in the centre of the III and another just inside and over the IX. The time was 9:15.

"Fair—fair!" said the missionary, gently chiding. "My brother's left hand can't do just what his right doeth. Still, I'm satisfied with my pupil."

His voice was rich and unctuous, and one eye rolled upward sanctimoniously the other kept strictly to business.

We listened, fascinated—some one snickered.

Our friend cleared his throat and continued:

"We realize we could rake a tidy sum out of this bunch if we were grasping. But if we get exacting there's three possible bad results. First, it would entail considerable hardships on you, and on all those to whom you are indebted. Secondly, it would arouse evil passions in your hearts.

"Lastly, and most important to us, you would probably make us try high jumping over the hills and far away.

"So we make you a proposition which will strike you as being eminently reasonable. You are a playful crowd, fond of your little joke—— Ah! speaking of jokes, pardon me one moment. Prisoner, you are discharged. Let this be a lesson to you, my dear brother, to be honest and upright in all your dealings in the future. Do you know, if I were you, I would not stay here? Going? *Good*-by! God bless you!—To resume: We could take your money, your guns and all your saddled cattle, and quite probably break away safely. But we would be sorry to cause you more than a temporary inconvenience, and we freely admit that you would give us the chase of the century. If we should be unfortunate enough to be captured you might prove vindictive.

"In view of these considerations, we would like to have the matter go off like a little pack of firecrackers among gentlemen; especially as we do not think you will take strenuous measures to pursue us—our capture would put the monumental kibosh on you forever.

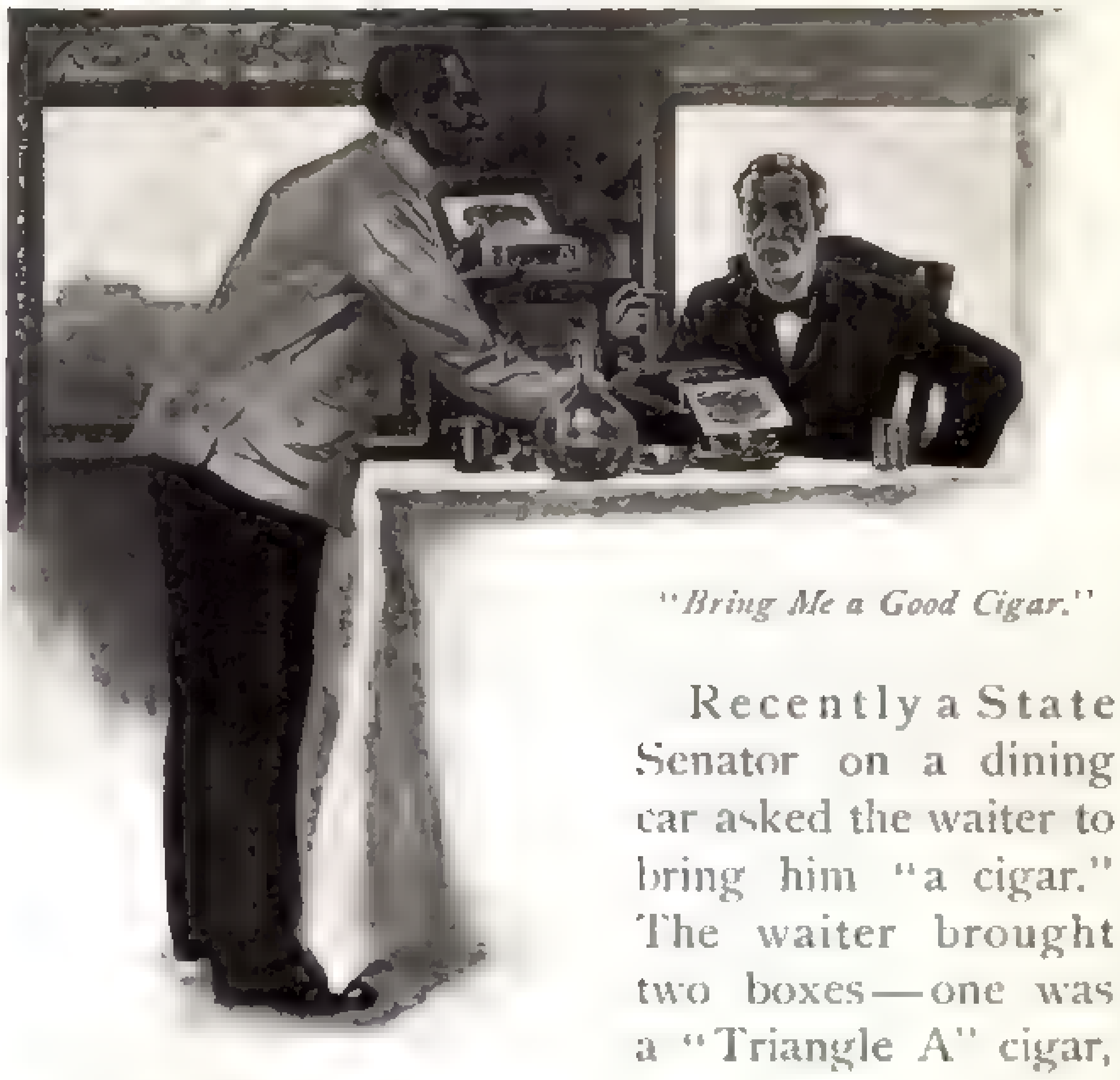
"You could hang us, but the way we stuck you up would be told for years to come. If you see fit to keep the matter private, we will not mention it.

"This is our moderate proposition: Let each of the foremen throw one hundred plunks in the plate, and each of the range-riders fifty. The owners shall contribute one dollar a head on each of their steers. That is less than the Biblical tithe, as they have sold for fourteen dollars a head.

"We regret that two owners were unable to see the humor of your festivities, and that three foremen and some twenty of the boys thought your fun too one-sided. Still, over seven thousand head of cattle are represented here, besides five foremen, and fifty of the boys at fifty dollars each, making, say, ten thousand dollars altogether. Come up! The centre table looks lonesome.

"Voluntarily donate so much to the good cause, and pledge your words to give us an hour's start before Uncle Tomming us. Sixty minutes you hold your dogs." He stopped and set himself. Says he, through a thin and tight mouth: "Otherwise we take all and risk all. Let her come quick."

Dana Mossman spoke up: "Your proposition is all right with me, Parson. I am much interested in mission work myself. But I want to call your attention to Frank Dodds here. He wasn't in on our little witticism the other day, and only came along to keep us from going too far to-night. He swore he'd tell the hobo we was only



"Bring Me a Good Cigar."

Recently a State Senator on a dining car asked the waiter to bring him "a cigar." The waiter brought two boxes—one was a "Triangle A" cigar, and the other an unknown brand.

"Which is the better?" asked the Senator. The waiter recommended the unknown brand. "Why?" the Senator inquired. The waiter grinned. "Boss says that's the one to push," he said.

You don't want to depend on what "the boss" wants to push—you'd rather choose for yourself.

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You can now buy cigars with the maker's *guarantee* on every box—a mark of merit that distinguishes the product of scientific methods systematically applied to cigar production—a mark that stands for improved quality—better, riper tobacco, thoroughly matured and actually *blended*—smooth, even-smoking cigars, absolutely clean—without increased cost.

Whatever you pay, whatever your taste, the "▲" (Triangle A) mark is your guarantee of superior and reliable quality and unquestionable value.

As representative "Triangle A" brands we mention:

The New Cremo (Victoria), Anna Held, George W. Childs (Cabinets), Buck, Spanaflora, Tarita, Stickney's New Tariff, Cubanola, The Continental (10c. and 4 for 25c.), Chancellor (10c.), Caswell Club (10c.), Royal Bengals (Little Cigars, 10 for 15c.), The Unico, Benefactor, Capt. Marryat, Roxboro, Gen. Braddock, Orlando (10c.) and the Palma de Cuba and Isle of Pines.

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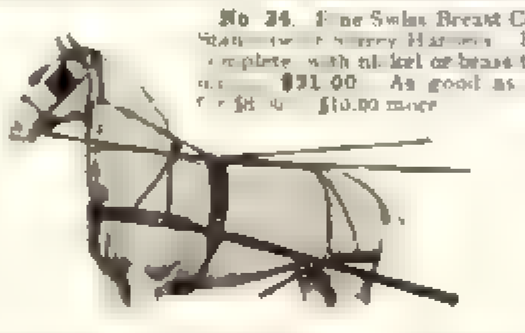
Our catalogues are free. They describe the sizes, styles and give prices of these modern refrigerators.

Send for them, also for our booklet, "A Woman's Idea," which tells how the principle of the Refrigerator that Breathes was discovered and shows how the average housewife can save the cost of an Odorless Refrigerator in one season in the saving of perishable foods.

Odorless Refrigerator Co.
Station K, Chattanooga, Tenn.



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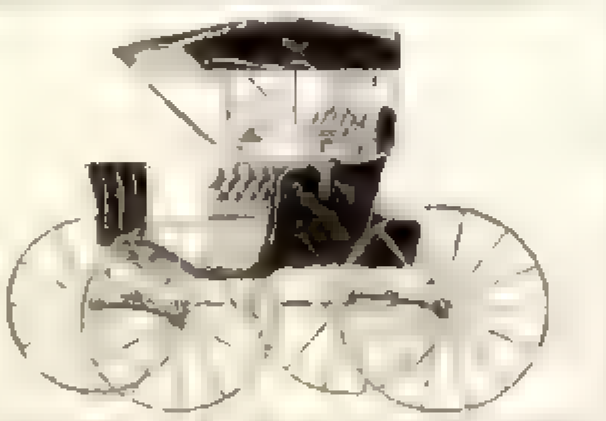

No. 308. Fine Leather [illegible] Top [illegible]. Price complete, $102.50. As good as sells for $[illegible] more.

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fooling before we got the rope around his neck."

"The point is well taken," said the Parson pleasantly. "Your attitude is sportsmanlike to a degree, and does you great credit. Mr. Dodds may pass. Now, has any other gentleman any suggestion to make?"

"A nice point arises in my mind as to what would happen if we resisted," said Tinnin. "You couldn't kill all of us, you know—and when we did get hold of you you would find it a matter for subsequent regret."

"Very true—ve-ry true," said the Parson musingly. "Yet not one of you knows but *he* might be the one to have bad luck. We count on that—and you must count that, expecting no mercy, we should show none."

"Yes—that's so, too. I'll tell you what I'll do. Leave out the horse-wranglers—they're just boys and don't know no better than to follow us—and I'm with you."

"Well, I don't know about the horse-wranglers. It might be a valuable lesson in the future. They cannot learn too early to avoid pleasure which gives others pain. What do you say, Doc?" This to the silent one.

"Boys free," said that vigilant person. "Cut it short. You talk too damn much!" And that was his only remark that evening.

"All right. We had set our hearts on clearing up an even ten thousand, though. I see some steer buyers of a facetious turn here. Perhaps they will make up the deficiency."

The Colonel spoke up deprecatingly: "Now I do not for a moment desire any bloodshed. But as to taking all our money, remember that ninety per cent. of it is in checks. You couldn't use them, you know. And I certainly do not carry a thousand dollars with me in cash. I am willing to give you what money I have—but I can't pay you anything like one dollar a head."

"Vent slips," said the Parson. "Your quota is twelve hundred head, Colonel. Don't try to fudge. It would be difficult to realize on all of it—as you justly observe. Still, much can be done by two resolute men. We might take a few of you out in the brush and shoot you some if the checks were not paid. I fancy you would see that they were. 'Skin for skin, yea, all that a man hath will he give for his life.' Really, you tempt me. One hundred thousand dollars is a big stake, worthy of a bold throw. But let us not be covetous, my brothers.

"As to the other matter, I happen to know that Mr. Gale had ten thousand dollars sent down to cash checks with. You owners either give him your checks for your contribution, to cash, pledging your words as gentlemen and cowmen to redeem them, or we will clean out the crowd, safe and all, and take you check men out to herd, till we have a friend negotiate the paper.

"If Mr. Gale will cash the checks for you we will let him go free. I am sure he will—for if he don't I'll draw a check for it all, and I know he'll cash that! Speak up. All or part! The time has passed pleasantly, but I must go. You have indulged in Terpsichorean recreation and you are now under obligation to remunerate the violinist."

Neighbor gasped. "How was that again? I only speak English and Spanish."

"Ante up!" quoth the Parson.

"Oh!"

"Copper your jaw and take what you want," said Slaughter. "None of us is looking for getting killed. And *I'm* not going to push a foot after you, for one. It serves us right. Come on, boys. Hurry up—I want to go to bed."

So said we all of us. Kim Ki and Neighbor passed the hat. The cowmen drew checks. Gale cashed them. The Parson counted up. It was a little over nine thousand six hundred dollars, and they made the buyers draw checks then to make up the even ten thousand.

"Far be it from me to doubt your integrity," says he with the hand-on-the-chest act. "But, as a precaution against carelessness, the Colonel, Mr. Tinnin, his Honor and Mr. Mossman will accompany us for an hour or so. Good-night, and pleasant dreams! Try and control your humorous propensities. Charmed to have met you, I'm sure—and I hope to meet you Hereafter (with a capital H)—boys—not before! Good-night!"

And they went out the door with their hostages.

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THE Z. J. LUNDSTROM MFG. COMPANY, LITTLE FALLS, N.Y.
Manufacturers of Sectional Bookcases and Filing Cabinets

PUPPY LOVE

(Continued from Page 9)

He sheepishly relinquished it, and she said: "Oh, *you* needn't go, just because Professor Osthaus did. It's only ten o'clock." And, knowing well that he ought to go, but lingering, he idled about, and examined the photographs, and promised to give her one of himself the next time that he came, and boldly appropriated one of hers, which she showed him, and then, frightened, hedged by turning over to her his ring, as hostage; and in the hall she assisted him with his overcoat, and, while he buttoned it, put on her head his hat, saucily—whereat he trembled and cogitated whether she realized to what act it was a challenge, but did not dare to investigate; and altogether she was so adorable, so amazing, so dominant and bonny that when he had passed out, with her photograph safe in his possession, his ring left behind, and an engagement made to go walking with her Sunday evening, he was foolish to such an extent that almost he turned in the wrong direction.

She was his; yes, sir, she was his, he believed! Never, *never* had he experienced such a glorious evening. She—was a-DANDY!

Oh, college widow, perennially renewed, ever ready, always on tap! Upon what countless 'wildered youths have you not smiled, how many have you not unselfishly broken in for the benefit of your succeeding scornful sisters! *Morituri te salutamus*, and consign to thee our sons! Happy sons!

All intoxicating was that walk of Sunday night. She was waiting for him, and met him upon the porch.

"Let's hurry," she said, "before anybody else comes."

Thus leagued against an inconsiderate world, out and away they fled. Strolling (ah, she was a stroller, knowing how to cover each spot thoroughly) they paced slowly along beneath the elms, shoulder pressing shoulder (delirious proximity), step matched with step; they bantered, they indulged in mock disputes and once, playfully coercing him when he would turn one way and she another, she pulled him onward by the hand, and thence, for some distance, they walked *swinging hands*, like children—she laughing merrily, he giddy!

They emerged at the cemetery on the edge of the town, where the headstones showed spectral in the half-light; and she dared him to go in, and he dared her; and they compromised by sitting on the terrace beside the entrance and looking at the moon. The situation was most unique. Ah, but this was college life with a vengeance! He pitied his roommate, and other poor, dull souls who were sitting not with a "Betsy" Darrow upon a cemetery embankment. He doubted if even Thompson could discount this night.

They bet—they bet about a cloud and the moon; she wagering a box of candy against a pair of gloves that the moon would not be eclipsed. And when it was she denied that she had bet at all. He would take his ring from her (in fun, of course), and, after he had tried, she let her hand lie passively in his while he played with the ring and thrilled at the favor accorded him.

"It's cold," she said, with a shivering shrug; and, not knowing her as well as he did later, instead of offering her half of his overcoat, he only suggested:

"Perhaps we'd better move, then."

To which she replied:

"All right, cutie."

To which *he* recklessly replied:

"All right, Betsy!"

And thereupon, by both her hands, he gallantly, tenderly helped her to her feet.

The homeward stroll was slow again, and on the confidential, quiet order. Her arm was snug within his, her hand within his palm. They did not joke, for parting was now before them. She hummed a little song, and promised to wear his frat. pin and allowed him to engage her for all the frat. dances.

· · ·

He and "Betsy" certainly were thick. A dependable kind of girl, was "Betsy"; she never failed to put him in good humor, and at her house he was always sure of a welcome. She was a bully dancer, too, and she had style, and he felt some pride in being seen with her. Everybody liked her; everybody knew her. 'Twas a bit of a triumph to have set the signet of his frat.

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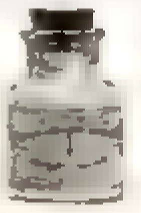

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Kaufman Garments $15. to $18.

Weavers will not shrink it, because they sell it by the yard and shrinkage means loss.

So the clothes makers have to do their best for you, but "their best" is not always very good, and more often is pretty poor. The clothes of men who pass you in the street give abundant proof of this "poorness."

Perhaps some clothes makers *try* to shrink the goods—but they haven't the process—they can't.

But you never see such defects in Kaufman Garments.

For, by the use of *a special shrinking process* the Kaufmans are able to give you a *shape permanence* that you simply cannot get in other makes of clothes at any price.

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pin upon her, where all might see. He had simply waded right in and secured her; he knew a good thing. The frat. boys seemed disposed to look indulgently upon his enamored state; there could be no question but that her presence graced any gathering.

Only his roommate had jocularly attempted in the beginning.

"Well, how's the widdy?"

To which he had responded, dangerously calm:

"Whom are you talking about?"

"Why, Miss Darrow. The girl you've got such a bad case on with. Kissed her yet?"

The beast! Oh, the beast! To be treated with contempt!

"You needn't get huffy about it. They say she's thirty-five, easy, and that if a fellow doesn't spoon on the sofa with her the first time he calls he isn't admitted again."

The beast! Fancy such a person discussing "Betsy"! Well, he *had* kissed her—and she had been amenable. And he *had* spooned with her on the couch—and the couch had seemed used to it. Humph! But these little passages were, of course, *sub rosa*, inviolable, maiden yieldings.

No; "Betsy" was above maligning by invidious tongue. He vowed to himself that he would remain stanch. 'Twas fine to have a girl like this who would share a fellow's college course, and be his confidante and his star, and whom, with the hearty good wishes of their host of interested college friends, he would marry and bear away with him, after graduation. She understood him so well! She *understood* him.

He had not met her father or mother yet, but he presumed that they existed and were available. However, they never appeared upon the scenes. "Betsy" was her own mistress.

But it could not be denied that about "Betsy" was a growing sameness. He realized, with a vague dissatisfaction, that her laugh rang out as gayly at one time as at another, and at one remark as at another; she was rather impartial with her "cutie"; the cemetery embankment, he was informed casually, was known to other escorts than himself, and she had worn other fellows' rings; his photograph was not the last, he noted, secured by her. He must admit that she might be thirty-five, in years, for he had glimpsed her before ten o'clock in the morning, with a headache and not expecting any masculine intrusion.

Kisses did not seem to her anything extraordinary, and her spooning, while complete, yet was so comradely that it lacked spice.

He took his frat. pin home at Christmas to show; he wrote once—but the vacation was very short. When he come back he called; she was wearing a Delta Theta pin, acquired during the interim. A Delta Theta man was there. Also Assistant-Professor Osthaus. He did not care—Harold didn't—somehow. It was "Hello," and "Good-by" with the usual "Come again." He did not speak of the next hop, and she must have interpreted that their dance engagements had been for the term only, for she turned up at the festivity with a cavalier, and was merry and blithe.

She continued to him the jolly, companionable, likable "Betsy"; he danced with her once or twice in an evening; he called when he was not calling elsewhere. She was to him, as to others, a fixture; a girl to fall back upon. He always retained for her a sort of warm, brotherly feeling; he was of the protectorate. He respected her—respected her faithful service and unfailing readiness. That incipient twinge of scruple over having transferred his Beta pin and his affections together had ceased ere it had troubled. He comprehended. She was "Betsy" Darrow; just "Betsy" Darrow.

She should make *somebody* a good wife—but even Osthaus left without declaring himself.

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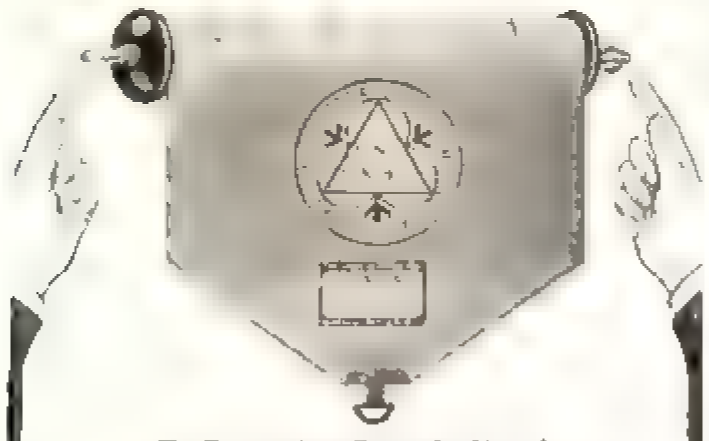

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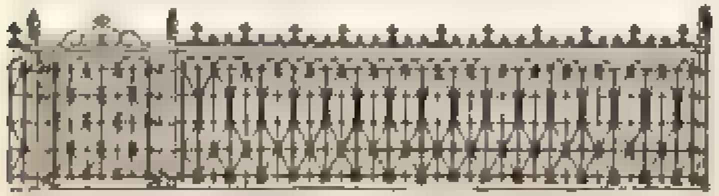

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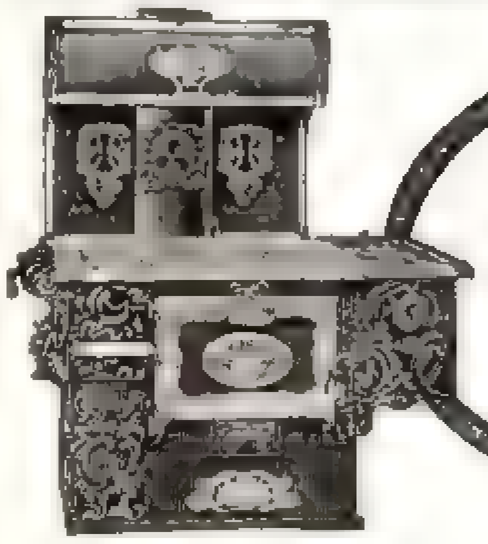

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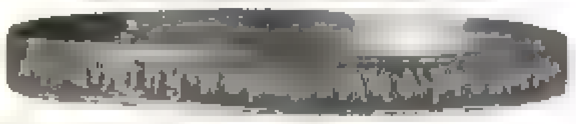
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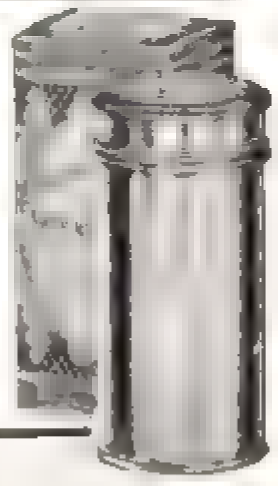

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JACK SPURLOCK—PRODIGAL

(Continued from Page 11)

of a way to sidestep gracefully. Why, it's like pinching pennies from the blind man's cup on the corner, it's so safe."

"And about as decent," I replied.

All the same I went, and I went hungry, too, for Jim had to hurry off, and in my excitement over the idea of trying the thing on, I clean forgot to touch him until it was too late. It was easy, too. Crime always was for me. I hadn't more than come downstairs—slinking as criminals should, but never do—and tactfully avoided my hostess, before I met some fellows I knew and was introduced by them to some awfully jolly people. I'd have had a bully time if I hadn't been so hungry, and could have made myself believe that I wasn't a mean, low-down, yellow dog for being there. Tom Burnett, the society cut-up, and a lot of other people about whom I'd been reading all my life, came out between the "turns" of the hired vaudeville "artists," and did some screamingly funny stunts and sprang some bully gags on their friends. But nothing broke loose, as Sam called it, and I asked myself what could break loose, in a party of friends, that the public would have a right to know about?

The longer I stayed the lower I got in my mind, and the more ashamed I was of being there; but, between the gnawings of hunger and those of conscience, hunger won, and I decided to stay on for supper. So when the vaudeville was over I wandered back to the ballroom, where I would be nearer the food belt, and there, sitting in a corner with Brooke Churchill, was Anita.

Brooke looked sulky and Anita bored, at which I felt a glow of pleasure. My first instinct was to side-step behind a clump of palms, as I didn't care to have Anita see me; for she happened to know that I wasn't on Mrs. Hamilton's list of acquaintances. But even as I sought, modestly and discreetly, to efface myself, she caught sight of me, and smiled and bowed. I nodded distantly, started to turn away and walked right up to her.

It was a very curious psychological phenomenon, and one that I have often noticed in moments of great temptation. My mind will be simply adamant to resist, and then my legs will absolutely refuse to obey the sharp, stern order of my brain to take me out of danger. So I said, "Good-evening," tried to bow myself away with some conventional phrase, and found, to my dismay, that my rebellious tongue was boldly assuring Anita that it was our waltz. Instead of dissenting, she smiled up radiantly, and lent herself to the little fraud with a "So it is, how stupid of me to forget."

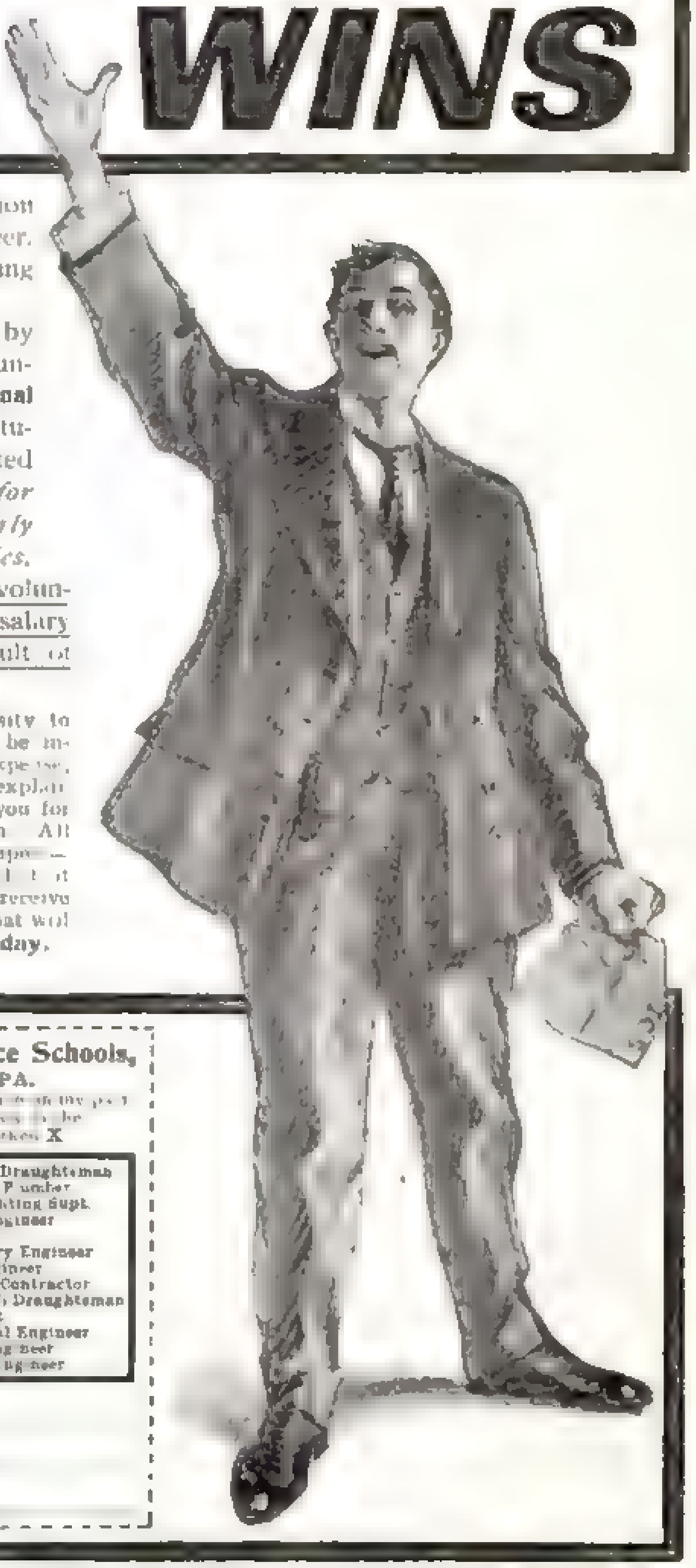
"None but the brave deserve the fair," I thought, as Anita surrendered herself to my guiding arm: "And none but the rich get them," I added, as I caught Brooke Churchill's jealous glare over her shoulder.

I had hardly come to this conclusion when Anita whispered: "Where in the world have you been all evening, Jack? I've been looking for you everywhere," which struck me as a rather surprising statement; for she must have known that Mrs. Hamilton's was the place of all others in New York where she was least likely to find me. But, not to be outdone in polite mendacity, I answered: "Searching the house, from cellar to garret, in a vain attempt to find *you*."

"I've so much to say to you," she returned, and then, rather inconsistently, fell silent. I did not venture anything in reply, for who but a fool could want to talk while he was gliding into Heaven on a Strauss waltz, holding Anita in his arms.

It might have been an hour later, though I suppose it was only five minutes, when I woke up to find that the music had left us stranded near the door of the palm-room. So I started to take Anita back to Brooke Churchill, afraid that if I tried to say "good-night" except in his restraining presence I might beg her to elope with me instead. But after I had screwed myself up to this agonizing pitch of renunciation, I felt that every reasonable claim of conscience had been satisfied, so I carefully guided Anita away from Brooke Churchill. We had just gained the door of the palm-room and were preparing to plunge into its deserted shadows—for almost every one was in the supper-room now—when I felt a light touch on my shoulder and heard a

The Cheer of the Man Who WINS



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rather husky voice say: "Excuse me; one moment," and turning, I found myself face to face with the fly cop who, that very morning, had tried to tip me in Black Burke's restaurant.

If I had just lived an hour in Heaven with Anita I paid for it now with a week in Hell, as I read recognition and triumph in that fellow's eyes. I saw myself exposed, disgraced, kicked out, perhaps arrested, and played up as the hero of that yellow story for which I had sneaked in uninvited. And in that silent second the immortal truth was burned into my brain that the time to repent is before it happens. How much of this showed in my face I don't know, for in almost the same second the thought that Anita mustn't be mixed up in the mess came to brace me up and help clear my face of any emotion except mild surprise. And when I answered, "Certainly, in a moment," my voice was fairly even.

I took Anita to the nearest chair, where I left her with a hasty word of excuse, while I drew the detective apart.

"Now, sir," I began, with as much assurance as I could muster, "what can I do for you?"

"You can come along with me to headquarters without making any disturbance," was the ready and not altogether unexpected answer.

I saw that I was plainly It, and them and those too, not to mention the dog, but I tried to bluff.

"What in the devil are you talking about? I'm one of Mrs. Hamilton's guests, and so I can't resent this sort of thing here, but I warn you that you are making serious trouble for yourself by your blundering."

"Never mind me, sonny; I'm used to havin' trouble." Then, with a sudden change from the jocose to the fierce: "Forget it and come along with me—see?"

I saw that it was no use unless I appealed to my unconscious host through Anita, and I preferred expulsion as a thief to exposure as a cad. So I answered: "I suppose I'll have to, unless I want to precipitate an unpleasant scene; but I warn you again that this will have serious consequences for you."

"Cut it; cut it!"

"All right; just let me explain to this young lady and say good——"

"What's this all about, Jack?" asked Anita at my elbow. She had overheard enough of the conversation to know that something out of the usual was happening.

I answered with the courage that comes from the knowledge that one is backed up against a stone wall. "Nothing much, except that this fellow has mixed me up with some of his East Side friends, and it seemed simplest to have it out at headquarters."

"Oh!" laughed Anita with sudden comprehension. "You're Mrs. Hamilton's detective, aren't you?"

"Yes, Miss Grey," the detective answered. "And this man is one of the slickest mobs and sneak-thieves in New York."

"I've long suspected it," Anita laughed. "Whose heart has he been stealing now, Mr. Detective?"

The detective began to get a little angry. "You've been conned, Miss Grey. I don't know how he managed to scrape acquaintance with you to-night, but he's all to the bad. We've been wanting him for two or three jobs; I almost nabbed him in Black Burke's restaurant this mornin'. You can bet that when he's searched we'll find he's made a dozen touches to-night."

I'd often seen Anita angry *at* me, but I'd never seen her angry *for* me. One glimpse of her flushed cheeks and flashing eyes was enough to repay me for the whole unpleasant experience—until I remembered that when she knew the real truth she'd probably feel nothing but contempt for me.

"Nonsense," she protested; "you've simply made a stupid blunder. This gentleman is Mr. Spurlock, Jonas Spurlock's son, and a very old friend of mine."

"You're sure, Miss, that you're ——"

"I'm sure that you're a fool," Anita interrupted viciously.

"But I'm sure of my man," the detective returned obstinately. "And he was going along to headquarters before you backed him up. Would he have done that if he was on the level?"

"To prevent your annoying this young lady, as you are now," I protested.

"You dear Jack," Anita cried. "Were you going to go to jail to keep me out of the

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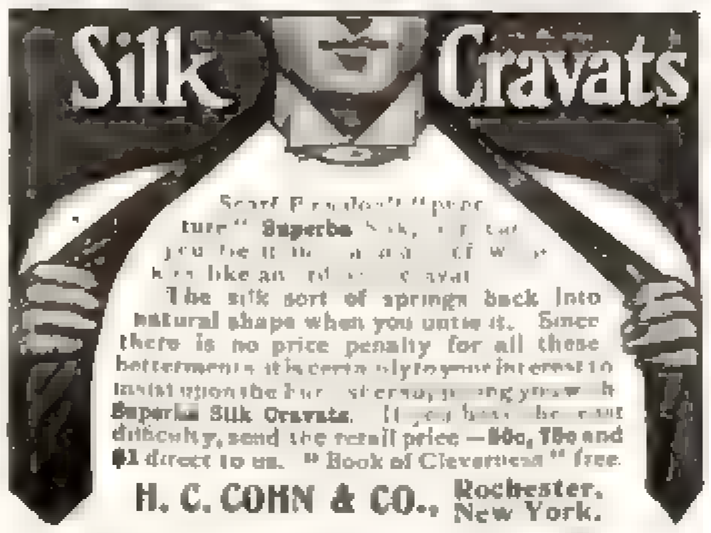

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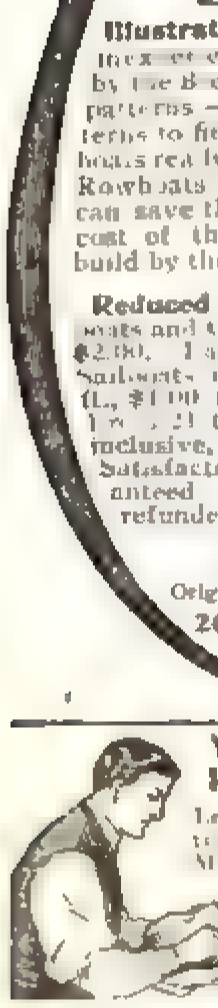

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muss? Of course you were." Then to the detective: "Come; we've had quite enough of this. If you can't take my word for Mr. Spurlock's identity, go to Mr. Hamilton and ask him."

I sincerely hoped that he wouldn't, and he didn't. Very much against his will, he decided that he was mistaken, grumbled a word of apology and was off, while Anita, with the indifference to supper that is bred of dinner at eight, and an unconsciousness that there can be any one in the world who hasn't had dinner at eight, led me into a pleasantly sequestered corner of the deserted ballroom and settled down beside me, repeating between little bursts of laughter, "The cleverest sneak-thief in New York! Oh, Jack!"

I was feeling too low in my mind to care for my share of the fun, so after making one or two feeble rejoinders, I asked, in order to change the subject:

"What was it that you wanted to tell me, Anita?"

"That I've broken my engagement with Brooke Churchill," she answered. "Not because I like him less, but because you've been neglecting me shamefully for a fortnight, and you've really become a habit with me, Jack."

I couldn't think of anything to say, though I knew that I must say something quick.

"Ye-es," I stammered, in a foolish, meaningless way, and without daring to look at her.

"Why don't you propose to me, Jack?" she asked teasingly.

Only one answer and no explanations go with that question. As I couldn't give it, I tried to side-step with an imbecile joke. "Oh, Anita!" I said; "this is so sudden!"

"Jack," she began—and there was something in her voice that compelled me to look at her—"I ——"

Her eyes met mine. Just what she read in them, I don't know, but she was too much of a woman not to understand; too much of a thoroughbred to show she did.

"—must say good-night now," she continued. "Brooke was so tiresome that he gave me a headache, and you're not bright enough at parlor games to cure it;" and before I could find my tongue she was gone. The break between her words had been almost imperceptible, but in that moment I had lost Anita.

I'd have been a dog had I asked her to marry me, knowing how awkward she'd have found the situation when she learned the truth about me, for of course Anita couldn't marry a man without money or expectations. But it hardly seemed a proper reward for the only decent thing I'd done that evening, and the only hard thing I'd ever done, that I should go home feeling like a whipped cur. "That's what comes of amateurs working at being good," I reflected as I left the house, and walked back to the St. Regis.

On the table in my room there were two delayed letters, readdressed from the house by the faithful, but careless, butler.

The first was a little note from Anita that read: "*Dear Jack:* I want to see you Wednesday night, so I've asked Helen to send you a card to her show. Don't fail me. Anita."

The second was an invitation to Mrs. Helen Hamilton's ball. Yours,

JACK.

P. S. It hurts twice as hard, unkie, because I think she really cared a little.

Editor's Note—The next installment of Jack Spurlock—Prodigal will appear in a fortnight.

Morgan and the Stutterer

A YOUNG reporter on the New York Sun, who stuttered fearfully, was sent one day to try to get a statement from Mr. J Pierpont Morgan.

"Who and what are you?" demanded Mr. Morgan.

In moments of surprise or nervous excitement the reporter's stammering always became acute, so he stood with jaws locked, vainly trying to speak.

Mr. Morgan began to fume, and finally he sputtered:

"What in the devil are you?"

The reporter's sense of humor did not share the clogging up of his speech, and, after much facial contortion, he managed to gurgle out:

"I-I-I—aaaaa-m an elocutionist."

Mr. Morgan saw the joke, he grimly relaxed, and when the reporter's speech-consciousness returned he got the statement.

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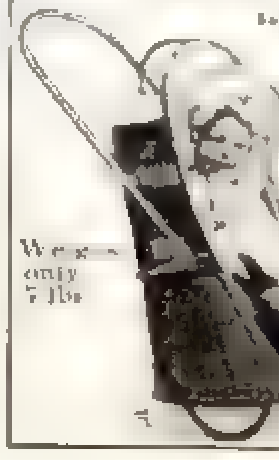

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The Countess Diane

(Continued from Page 5)

the girl alone, so she took it into her head to have a little outing of her own. You can't tell; very possibly they were bribed by this beast to clear out!"

"That also is possible," assented Mr. Smalley. "The matter as it now stands is resolved into a single query: What are we going to do about it?"

A look of determination had appeared upon the thoroughbred features of Mr Deane. The habitual expression of lazy indifference had been displaced by one of dominant alertness, quite new to his friend. Also the drawling, mocking tones of his voice had vanished, giving way to a note of new and unsuspected masterfulness.

"That is a foolish and unnecessary question, Sam," he answered sternly. "There can possibly be but one thing for us to do, and that is to rescue her!"

"Really?"

"Yes. Whoever this Russian may be, and no matter what his relations are to the girl, the fact remains that he has dragged her off by force and against her will. It is up to us to rescue her first and ask questions afterward. Come on ——"

"Wait a minute," said Mr. Smalley. "I hear a noise!"

The sound of scratching became audible at a window behind them and was followed by a plaintive "mee-aow!"

"Let the poor beast out," said Smalley. Deane tried the shutter, which was unlocked, and throwing it open discovered a large tortoise-shell cat sitting upon the window-sill. Much to his surprise the window itself was also unfastened. He threw it open, when the cat leaped out and began to rub against his legs. But something just within the room had caught the young man's eye. Upon a decorative easel stood an exquisitely painted head of the girl herself. It was scarcely more than a study, but masterly in style and a likeness, as she might have looked at sixteen. In one corner of the canvas was inscribed in thin lettering:

La Comtesse Diane Roubanoff.
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"The Countess Diane Roubanoff," cried Deane in amazement. "Why, Sam, wasn't it a Count Roubanoff whom that Baltimore beauty, Daisy Fairfax, married about twenty years ago?"

"Yes; she was a relation of mine. You know he was killed in the late unpleasantness with Japan. Used to be in the diplomatic service."

Deane grabbed his friend by the arm and pushed him in front of the window.

"Look at that," he said excitedly. "That girl is a relative of yours, Sam! A relative, by gad, and here she has been kidnaped under your very nose, poor thing!"

Mr. Smalley stared and his lean jaw dropped. Suddenly he banged the shutter and started for the gate.

"Come on, Archie," he called back over his shoulder. "We have fooled away too much time already." He started off on a trot, Deane falling in at his side.

"That's Daisy Fairfax's daughter—no doubt of that!" said Mr. Smalley, as he toiled along through the sand. "Her mother died ten years ago they say he ill-used her; those beggars usually do!"

"Good thing you filled your tank!" puffed Deane. "Do you think that we ought to inform the police?"

"Not yet; the dog may have some legal claim on her—guardian or something. Our play is to steal her back again if we can and then see how we stand afterward. He will not have more than an hour's start and we can go two kilometres to his one. Besides, he is shy a lamp and it's a dark night—or will be."

"True, *mon gar* and that *wagon lit* he is driving will not be much over these hills. If he is going east he will strike out for Rennes, and in any case he is almost sure to pass through Rosporden. When we learn which way he has turned from there we can be pretty sure whether he is lining out for Paris or going north or south. That one searchlight of his will make it easy to follow him; they are sure to notice it at the octroi stations."

"We can follow his track with my headlights," puffed Mr. Smalley, upon whom the pace set by his enthusiastic friend was beginning to tell, "and if we see any indication of his turning off from the post-road we can look for that tear mark." He

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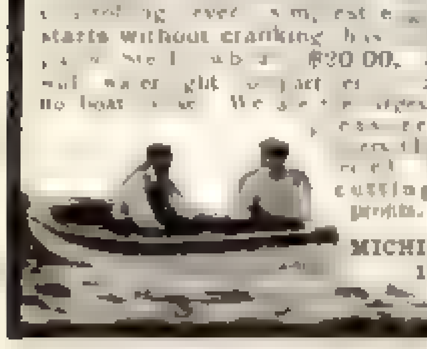

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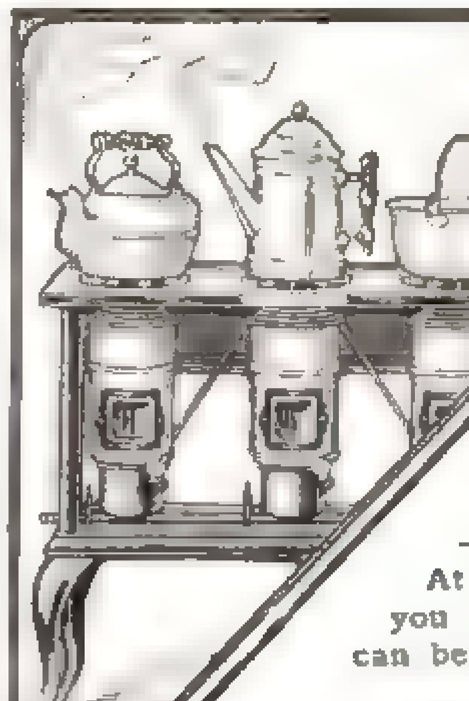

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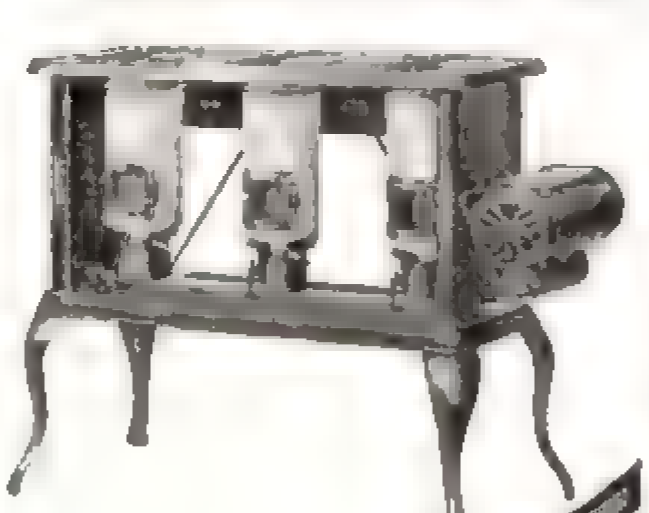

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is a cooling drink for fever patients and a safe and splendid tonic, building up the blood without heating or harming it.

Welch's Grape Juice is neither a preparation nor a patent medicine. It is only choice Concord grapes transferred to a convenient form of administering, without chemical, antiseptic or adulterant of any kind.

If your dealer doesn't keep Welch's, send $3.00 for trial dozen pints, express prepaid east of Omaha. Booklet of 40 delicious ways of using Welch's Grape Juice, free. Sample 3-oz. bottle by mail, 10 cents.

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$12.50 Dresses Any Man

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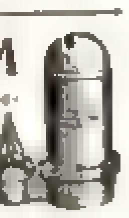

NIAGARA HYDRAULIC RAM

Write for booklet N, which shows how it will deliver water from a running stream or spring into your house, garden and stable without cost of maintenance. **Niagara Hydraulic Engine Co.**

140 Nassau St., New York. Factory: Chester, Pa.

slackened his pace. "Hold up, Archie; suppose we come down to our first through this sand. Let's wait and do our hurrying after we get in the car."

"The Countess Diane," murmured Deane reflectively. "Lovely name, Diane. Fits her, too, don't you think?"

"Yes. What are your plans after we rescue her?"

"Why—eh—no doubt they will be governed largely by circumstances —— "

"They usually are. I suppose that in the end I will probably have to marry her just for the look of the thing." Mr. Smalley turned away his large, bony features to hide a grin.

"Oh, puff!" growled Deane. "Can't you think of anything but getting the poor girl married? Think of that lovely, innocent child being locked up in a limousine with that hairy brute of a Slav! And she was having such a good time —— " Deane's usually placid voice grew suddenly fierce. "I swear, I hope to get out of this thing without a fight, Sam, but if the worst comes to the worst I'll not stop at beating in that brute's head with a crowbar!"

"Oh, very well only be sure that there *is* a crowbar before you start," said Mr. Smalley. "I almost smashed *my* fist without doing any damage to speak of, and I put it right in the best place, too. It would have been a 'down and outer' for most men, but this beggar gets up and runs across about a kilometre and a half of loose sand with a big, heavy girl in his arms. *You* can toy with him next time, Archie."

On arriving at the farm the two men learned that the chauffeur had kindly offered to assist Glodina, a rosy-cheeked sister of Corentine, in driving home the sheep, which were pastured at a considerable distance.

"The little beast!" growled Smalley. "We're lucky, though, that he didn't take her in the car. He'd have done so if there'd been any road!"

"Never mind," said Deane. "There will be one less to pay hush-money to, and we don't need him, anyway. Let's slip on some clothes and get away. I'll have one of the girls put us up some sandwiches to nibble on the road."

A few minutes later the big car with Deane driving, for his friend was a trifle incommoded by a sore right hand, rolled heavily out of the winding lane and, striking the smooth highway, turned its nose eastward in hot pursuit of the abducted Countess Diane.

(TO BE CONTINUED)

Up to Joe

I HAD been employed for two years as a clerk in the credit department of a large Chicago wholesale house, when the assistant credit man resigned. I was quite ambitious to hold this position, and went to the manager and asked to be allowed to attempt the work, but was told that in his opinion my experience hardly justified the promotion.

Feeling that I deserved at least a chance at the position, I decided to resign, and secured a place as city reporter with one of the mercantile agencies. A short time afterward the agency received a letter from my former employers, asking for an especially exhaustive report on an out-of-town firm, and offering to pay extra for the special information desired. I was detailed to make the investigation, with instructions to spare neither time nor expense in securing the information.

I went to the town, and, after some difficulty, secured a detailed statement from the firm of its assets and liabilities. I then put in a week investigating thoroughly every item, consulting references, securing opinions and trade data. When the report was submitted I had the satisfaction of being complimented on my work by the chief clerk. The following day the agency received a telephone message from my former employers, asking that the reporter who compiled the report be sent over.

When I presented my card to the manager he looked a little nonplused for a moment, then he smiled comprehendingly and remarked:

"Well, Joe, we had about concluded that we might invite the man who wrote that report to see what he could do as assistant credit man. I guess it's up to you."

I wasn't long about accepting the invitation. —*O. R.*

"Open Up!" Said the Can-Opener

SNIDER
(PROCESS)
PORK
AND
BEANS
WITH
TOMATO SAUCE

HERE are Beans & Pork!
Three kinds—one price.
Which will you have?

All three have nice *Labels.*

One kind, when the tin is opened, is found mushy, discolored, crumbly, soupy and soft.

Another kind is found whole and white, but *hard*, half-raw, and bitter to the taste.

The *third* kind is the "last word" in the history of Beans.

This *third* kind is known as "*Snider-Process*" Pork & Beans.

These are prepared by the people who have made that famous "Snider Tomato Catsup," and "Snider Chili Sauce," for over twenty years.

When you cut open a tin of *these* "Snider-Process" Pork & Beans you will find each Bean *whole*, cream-colored, firm, cheesy, porous and absorbent.

This *absorbent* quality is the secret of their unusual *digestibility*,—their fine, smooth consistency, and their delicious flavor.

* * *

Snider Pork & Beans have the Sulphur (which is the curse of all Beans and the cause of Flatulence) reduced to a fraction.

They contain 24 per cent. to 25 per cent. of Nitrogenous Proteid (body builder) which is as much as Stilton Cheese contains, and *more* than the best Beef-steak, which latter has only 20 per cent. of this Proteid while costing several times the price of Beans.

Moreover, they are deliciously flavored with that piquant Snider Catsup made from strictly ripe red Tomatoes (without cores or peelings) and seasoned with *seven* spices instead of with the *single* Cayenne Pepper spicing of common Catsups.

Get your first tin of "Snider-Process" Pork & Beans *to-day!*

If its contents are not finer-looking, finer-flavored, more delicious to the taste, and more digestible than any you have ever eaten, tell your Grocer so and *get your money back.*

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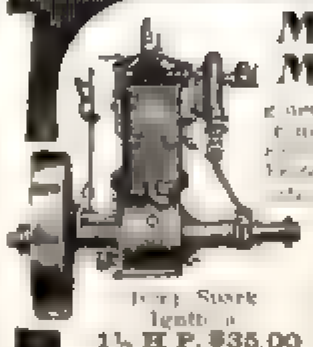

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Make a Motor Boat of any Boat in 5 Minutes

Here's a little, 2 h. p. marine motor (40 lbs. complete) that you can attach to the stern post of your boat in 5 minutes without any tools. Drives an 18-ft. row boat 7 miles per hour (runs 8 hours on one gallon gasoline). Can be detached from boat just as quickly and stored in box in which it is carried. Simplest motor made — does not get out of order. Money-back guarantee.

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are best by test. They make more "trips to the laundry" than others because details of construction that give stamina, are not slighted.

Bryson is a sightly collar, that fits the shirt and neck—has a tone and feel that satisfies. Men's and youths' sizes from 12 up. Quarter sizes, too.

Sold by best haberdashers. If not willingly supplied, we will send on receipt of price. Style book free.

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WITH A MONEY KING BEHIND ME

(Concluded from Page 16)

"You're a boy after my own heart," said Lamson, leaning forward and patting me on the knee. "And what happened next day?"

"Well, it wasn't next day, but in a day or two Harding introduced me to an art collector who had just got the picture craze and who had nothing but money. He wanted an agent to buy his pictures so as to prevent his gallery from becoming a laughing-stock to art lovers.

"He took an interest in me at once, and then I flashed your letter on him, and he proposed that I become his agent at five thousand dollars for the first year."

"Seems to me," said Lamson, "that you have the makings of a successful man."

"I wasn't dissatisfied with the first day or two," said I; "but, now that I saw my way clear to a steady income, I began to think of a home to which I could bring my mother. So I went to see a real-estate man uptown — a man named Bulstrode — and told him I wanted to rent a particularly nice furnished villa out in New Jersey, and I was willing to pay a hundred and fifty dollars a month.

"I showed him your note, and told him that I might not be able to pay my rent for some little time, as my money was tied up. He laughed and said: 'Any friend of Thomas Lamson is my friend.'

"Well, to make a long story short," said I, suddenly realizing that I was taking up a good deal of time of a very busy man, "one evening Harding took me to call on a young lady, and, as soon as I saw her, I felt that I'd never lived before. She was too pretty for any use. It made me dizzy to look at her, and she was as bright as if she hadn't had any looks at all, although some homely girls aren't bright.

"I simply fell heels over head in love with her, and got Harding to take me there again, and then I met her mother and seemed to make a good impression on her. I was going to show her your letter, but I decided to win the young woman on my own hook.

"The third time I went to see her I proposed to her, and she said she wanted time to decide. Then, out of sheer impulse, I showed her your note, and she said she wouldn't decide any quicker to please you than she would to please herself, so I pleaded some more, and at last she decided that we were meant for each other."

"Quick work," said Lamson, with an amused expression in his eyes. "You didn't need my note at all."

"Oh, yes, I did. It gave me the start. Well, I went to get the blessing of the mother, and I decided to show her the note, and she folded me to her arms at once and said she'd be glad to have me as a son-in-law ——"

"I'm sorry to hear that. I hoped the old lady would laugh me to scorn. Just because I have money they bow low to me." Lamson was speaking with real feeling.

"But I'm not through yet," said I, looking at my watch and rising to go. "She said that she'd be glad to have me as a son-in-law, that you had always made a good brother, and she guessed you'd make a good friend."

"What!" said Lamson. "Was it sister Carrie?"

"It was your sister Carrie, and the young woman was your niece, and last evening she decided she'd like to live out in New Jersey—with my mother."

I shook the hand that Lamson held out to me, then took out the note that had brought me so much good fortune and handed it to him, saying: "Thanks for the use of this. It paved the way to success, and now I'm through with it."

"Wait a minute," said Lamson. "You notice that I left enough space between the note and my signature for you to make out a draft on me if you were dishonestly inclined. I trusted you, and now I'll fill it in myself as a wedding present to my niece."

He handed it to me, and there it was:

> Bank of North America. Pay to the order of Elaine Dunham, ten thousand dollars. THOMAS W. LAMSON.

I came out of his office treading on air, and to-morrow I'm to meet Elaine at the altar.

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"Acme Quality" Mark

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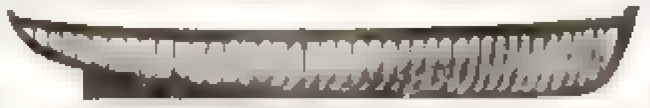

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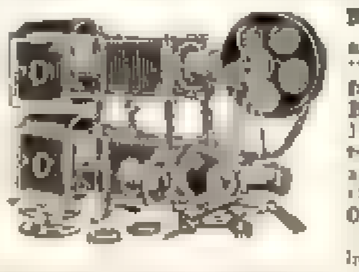

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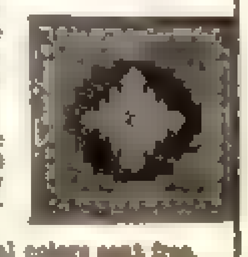

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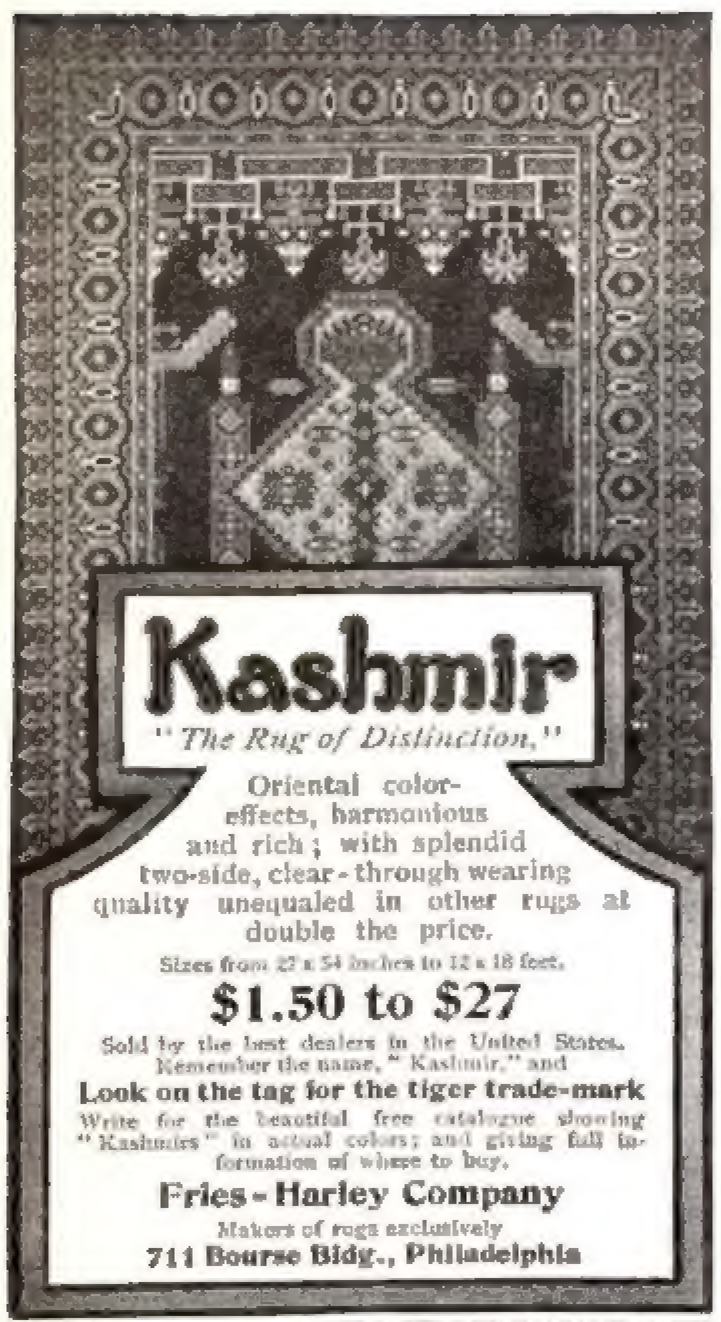
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are buying my shoes, and write me that they are delighted with them, because they are the easiest shoes they ever wore. We make them over many fine lasts, so that they fit neatly and give the foot a handsome appearance.

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The Young Doctor

(*Continued from Page 8*)

facts, experiences, discoveries and theories—is done by the profession as a whole, but most of this is done by the specialist, or by the very widely-known general practitioner, whose name lends to the article the popularly recognized authority which the magazine editor considers to be indispensable. Certainly, the young doctor does practically none of this sort of thing during his first five years, and, in any case, it is my experience that he cannot do it with too much caution. Promiscuous writing, like a willingness to talk freely on professional subjects, except to another physician, is not highly regarded by the profession.

A good many young doctors add materially to their income by acting as medical examiners for the insurance companies. This, of course, is strictly professional work. It involves medical knowledge and judgment and is not looked at askance by the profession generally, unless the man who does it allows it to interfere with the development of his regular practice. Some doctors think that in accepting such work from the insurance companies a man is taking a step aside which, in the end, must impair his usefulness; but again, this depends almost wholly upon the character of the individual. Besides this, the city and State governments offer a limited number of positions to young doctors, and the fees which result from work as a milk or nuisance inspector, a medical examiner for the Bureau of Health, in some cases as vaccine physicians, and more particularly as police surgeons, may be made by the active man to yield a legitimate addition to his income, while, as a result of the experience he gains and the acquaintances he makes in performing the duties of these positions, the young doctor may add materially to his private practice.

Occasionally a chance comes to a young doctor to earn a relatively large fee by traveling with some invalid. I know of one young man who, in his first year of practice, added a thousand dollars to his income by four months of such travel—an amount which he could not have hoped to duplicate by office work or professional visits during the same time. But such chances are very rare. Rare also and very uncertain in its returns is the connection which a young man may now and then make with a hotel, as hotel doctor. Such of these positions as pay at all well are at more or less isolated summer resorts, and at those places a physician of established reputation is frequently to be found.

The Young Doctor and the Old

Once upon a time it is said that the young doctor received a great deal of help from his older brother—that the older man was not only generous with his advice and words of recommendation, but turned over to the young man a paying patient every now and then. This admirable habit, I must think, has fallen into disrepute. Of course, occasional instances of such philanthropy might be cited, and sometimes, through the influence of family relations or a friendship apart from the fact that the two men are in the same profession, the little fellow even yet gets a boost from this quarter. But, for the most part, it is a thing of the past. And perhaps, all things considered, it is just as well for the young man to have to stand on his own feet from the start and fight his battles unassisted.

So, also it is probably well that there exists what is known as professional etiquette—the unwritten law which makes it bad taste as well as bad judgment for one physician to take a patient from another physician before the latter has relinquished the case, either voluntarily or at the patient's request, and which also calls for the observance of certain formalities in the relations of doctor and patient and of doctor and doctor. Such formalities, in a measure, protect the younger man from the encroachments which the larger skill and wider reputation of the older man would enable him in many cases successfully to make if he cared to. But I am of the impression that the young doctor is much more influenced by this professional etiquette than is his older brother. The young man while in college and hospital hears much of the rules of professional courtesy, and for them entertains a profound respect—a respect which experience seems materially to lessen as he grows older.

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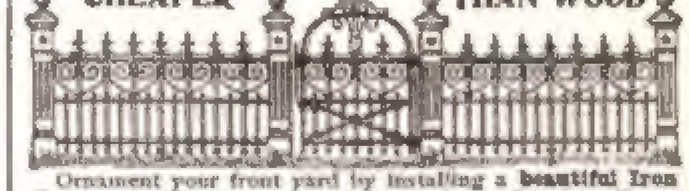
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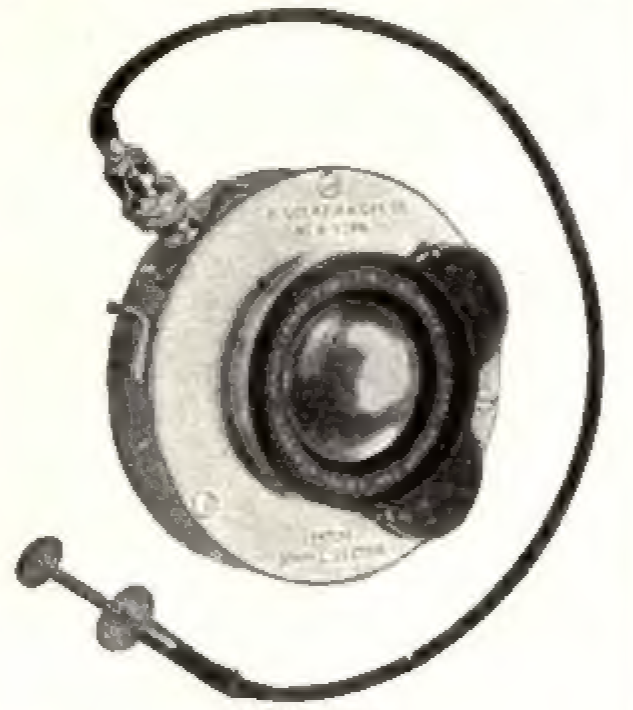

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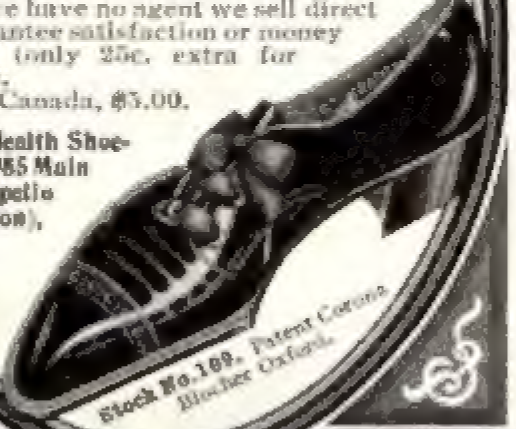

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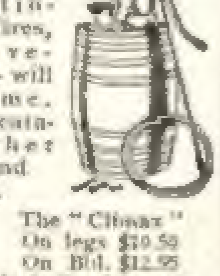

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And now I come to what I much wish I might dismiss with a word: the temptations which are peculiar to the young doctor. These are many, and to every man, unless he be very strong in character or uncommonly well fixed in the matter of the world's goods, they are extremely difficult to combat and often very insidious. You may say that in a profession such as that of the physician there should be no temptations — that is, that the nature of his calling, which involves such trust on the part of others, should fortify him against what would be an easily-understood temptation in the case of a man whose work depended less upon the confidence of others. But, just the same, it is pretty hard for the young doctor not to recognize these temptations and, at least in his mind, to weigh their possibilities, when, perhaps, the money for the next month's rent of the office is not in sight, or he is longing for a beefsteak instead of a ham sandwich, or knows that another suit of clothes would give him a much better chance. Then, too, some of these temptations involve a rather fine point of logic, while a great many of them are relatively profitable, if the immediate dollars and cents only be considered.

One man I know, in the second year of his practice, when his landlady had given him just three days to pay his office rent or get out, was visited by the representative of a patent-medicine concern who told him that there was a hundred-dollar bill waiting for the doctor's indorsement of this medicine. The medicine was a more or less simple remedy, and, as the doctor had every reason to believe, not calculated to do any ordinary person harm. But the hundred-dollar bill never came out of the agent's pocket, and he probably went away with a notion that my friend was several kinds of a fool.

Another temptation, not limited, of course, to the doctor, is offered by the proposition which the advertising representatives of many get-rich-quick concerns bring to him. The indorsement of such a concern by the doctor, as indicated by his name among its list of subscribers, is, logically enough, considered by these concerns to be a rich asset, and I am sorry to say gold mines and like propositions find among us a number of weak members.

The Barriers to a Paying Practice

Among ourselves we often discuss the question of what is the greatest obstacle to establishing a paying practice, and generally we come out of such discussions individually holding to several views. If actual returns in dollars during early years only be considered, I suppose that inability to collect the fees which are due us is, as I have already indicated, the greatest difficulty with which we have to contend. But broadly regarded — and looking at the thing from the commercial point of view — I am inclined to think that the unwritten law among physicians which forbids us to advertise ourselves, or to "hustle," in the business man's sense of that word, does most to cramp the efforts of the young physician to acquire a practice. Self-advertising of any kind, including what is called "hustling," is looked upon as wholly unprofessional and undignified in a physician, not only by physicians themselves but by the public at large. The work of free hospitals and dispensaries probably also deprives the young physician of a limited amount of practice which he would otherwise have. Patent medicines certainly do their part in lessening our practice among a certain class of people, as also possibly does what is known as the drug-store physician.

But, all in all, his rewards, his recompenses, his difficulties and his disappointments reckoned with, the average young physician would not, I am inclined to think, change his calling if he had the chance. Perhaps, those who follow the other professions feel much the same way; at any rate, I am very sure that a large majority of the men who go in for medicine do so because of an ambition and interest which is not to be measured in dollars; and that, largely for this same reason, very few of those who do take up with it fall by the wayside.

I should say that, during the first two or three years of their practice, not more than five per cent. of the young doctors forsake medicine for another calling; though, of course, this is little better than a guess on my part.

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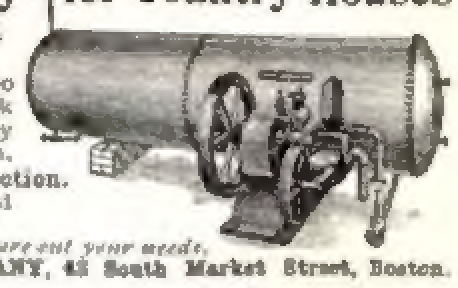

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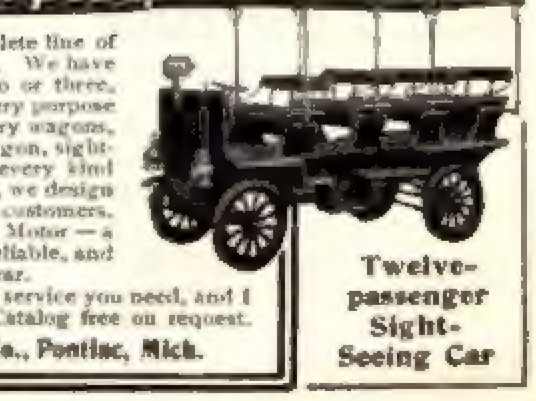

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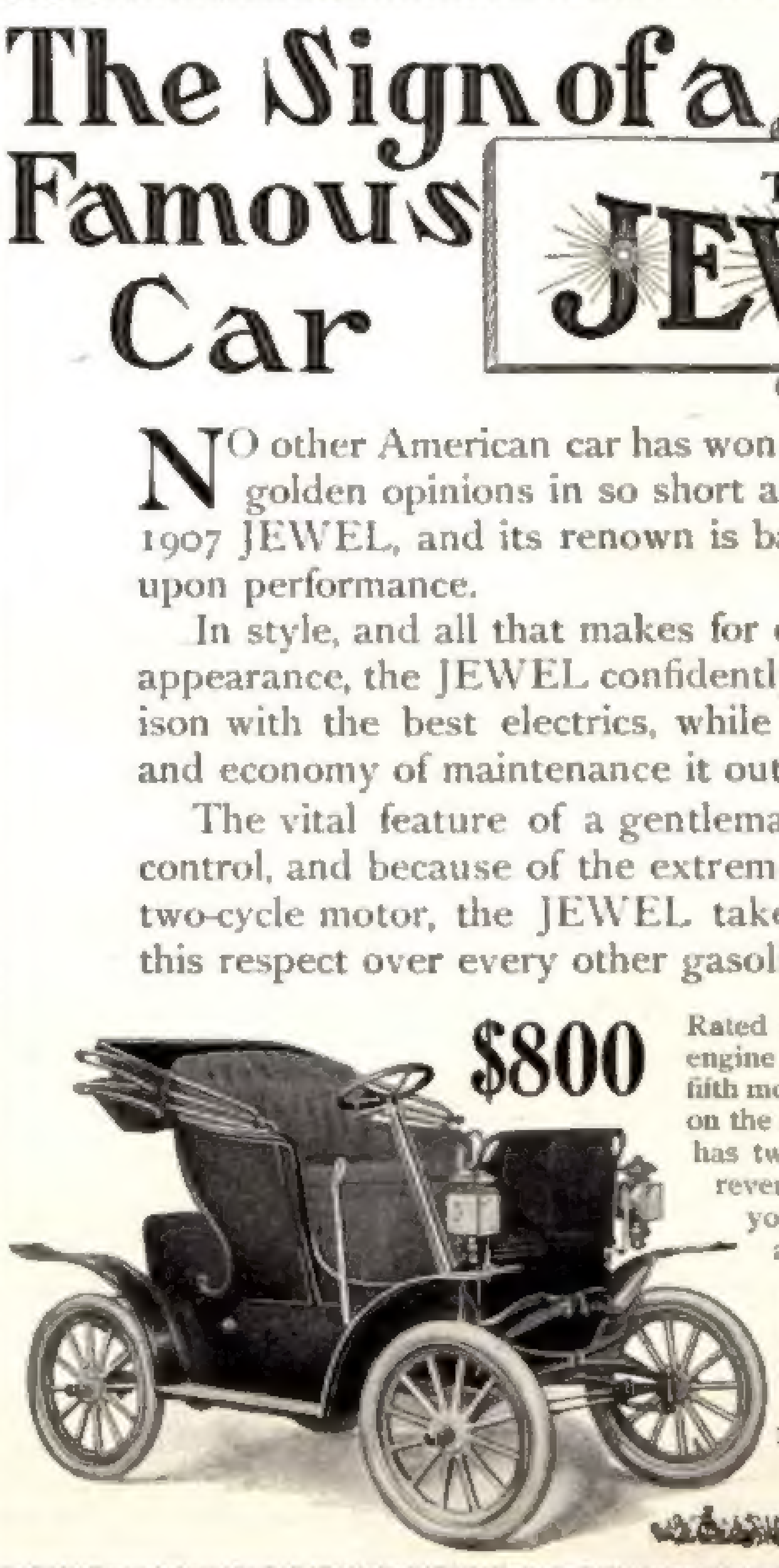

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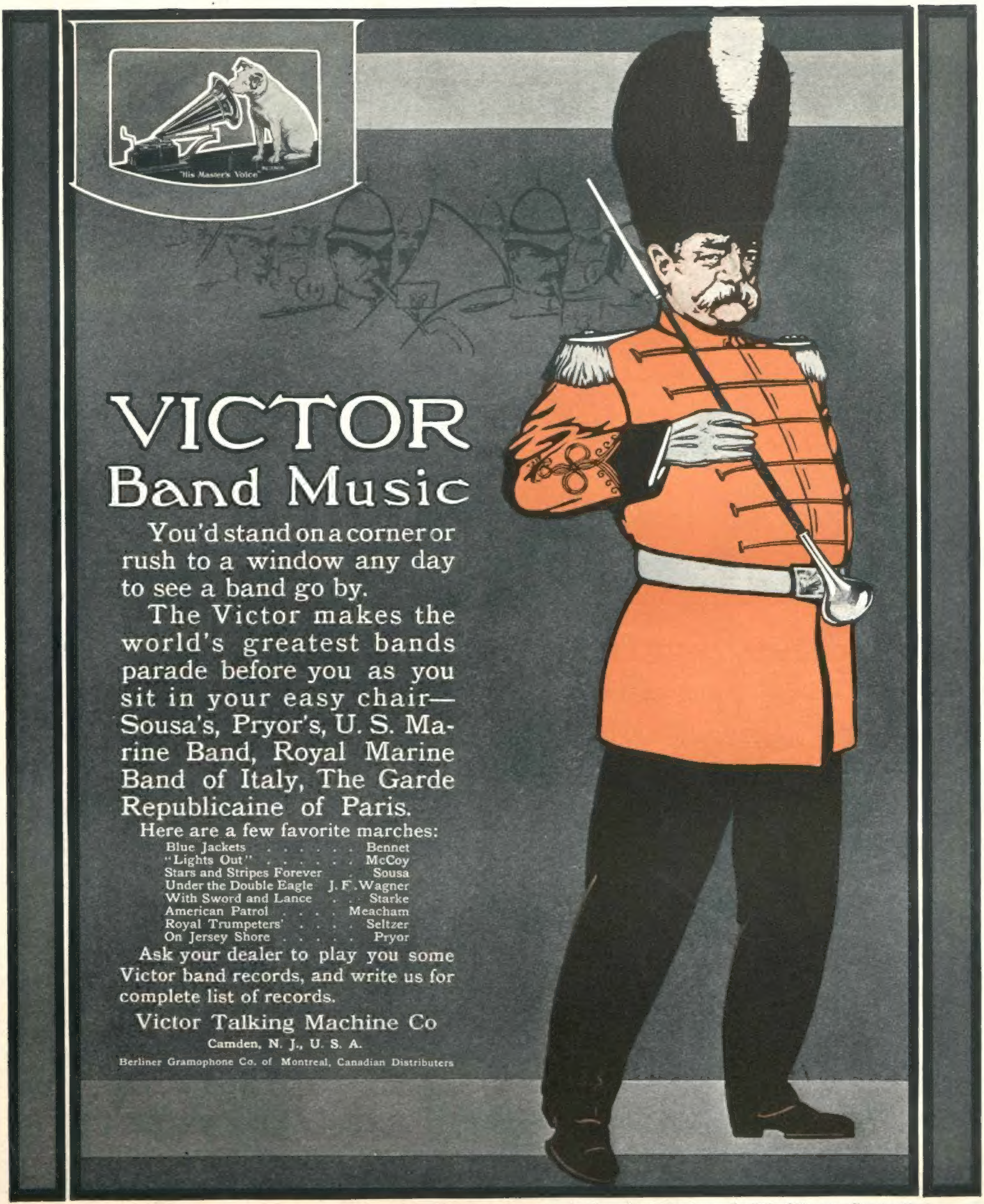

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